



St. Mary's
University ቅዱስ ማርያም
የኢትዮጵያ
committed to excellence

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MBA PROGRAM

**THE EFFECT OF WORKING ENVIRONMENT ON
EMPLOYEES' COMMITMENT AT DEVELOPMENT BANK
OF ETHIOPIA**

BY:

AYNALEM DAGNE

JUNE, 2018

ADDIS ABABA, ETHIOPIA

**THE EFFECT OF WORKING ENVIRONMENT ON EMPLOYEES'
COMMITMENT AT DEVELOPMENT BANK OF ETHIOPIA**

BY:

AYNALEM DAGNE

ID SGS/0200/2009A

**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY, SCHOOL OF
GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION**

JUNE, 2018

ADDIS ABABA, ETHIOPIA

ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**THE EFFECT OF WORKING ENVIRONMENT ON EMPLOYEES'
COMMITMENT AT DEVELOPMENT BANK OF ETHIOPIA**

BY:

AYNALEM DAGNE

APPROVED BY BOAORD OF EXAMINERS

Dean, Graduate studies

Signature & date

Advisor

Signature & date

Internal Examiner

Signature &date

External Examiner

Signature &date

Table of Contents

ACKNOWLEDGEMENTS	v
LIST OF ABBREVIATIONS/ACRONYMS	vi
LIST OF TABLES	vii
LIST OF FIGURES	viii
<i>ABSTRACT</i>	ix
CHAPTER ONE INTRODUCTION	1
1.1. Background of the Study	1
1.2 Statement of the problem	3
1.3 Research Questions	4
1.4 Objectives of the study.....	5
1.4.1. General Objective	5
1.4.2. Specific Objectives	5
1.5 Research Hypothesis.....	5
1.6 Definition of Terms.....	6
1.7 Scope of the study	6
1.8 Significance of the Study	6
1.9 Organization of the Study	7
CHAPTER TWO REVIEW OF RELATED LITERATURE	8
2.1 Theoretical Literature.....	8
2.1.1 Concepts of working environment.....	8
2.1.2 Components of working environment.....	9
2.2 Characteristics of working environment	9
2.3 Empirical Literature Review	10
2.3.1 Work Environment Factor Affecting Employees' Commitment	10
2.3.1.1 Physical Factors of the Workplace Environment.....	10
2.3.1.2 Psychosocial Factors Affecting Employees' Performance	13
2.3.1.3 Work Life Balance.....	14
2.4 Employees Commitment.....	14
2.4.1 Affective Organizational commitment of employees	15
2.4.2 Continuance Organizational Commitment of employees	15
2.4.3 Normative Organizational commitment of employees	16
2.5 Work environment and employees' commitment.....	16
2.6 Conceptual Framework of the Study	18

CHAPTER THREE RESEARCH DESIGN AND METHODOLOGY	19
3.1 Study area.....	19
3.2 Research Design.....	19
3.3 Population and sampling techniques.....	20
3.4 Sample size Determination	21
3.5 Data source and collection technique.....	22
3.5.1 Source of Data Collection	22
3.5.2 Procedures of Data Collection	23
3.6 Methods of Data Analysis and Presentation	23
3.7 Reliability and Validity of Instruments.....	23
3.7.1 Reliability.....	23
3.7.2 Validity of Instruments	24
3.7.3 Ethical Considerations	25
CHAPTER FOUR DATA ANALYSIS AND INTERPRETATION	26
4.1. Demographic Characteristics of Respondents	26
4.2. Analysis of Collected Data	29
4.2.1. Descriptive Analysis	29
4.3 Inferential Statistics	41
4.3.1 Correlation analysis	41
4.3.2 Multiple Regression Analysis	42
4.3.2.1. Assumptions of Multiple Regression analysis	42
4.3.2.2 Regression Analysis Results	44
4.4 Analysis of Data Collected Through Interview	48
CHAPTER FIVE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS	49
5.1. Summary of Major Findings.....	49
5.2. Conclusions.....	51
5.3. Recommendations.....	52
5.4. Implications to Further Research	53
References.....	54
Appendix-A: Questionnaire Distributed to Respondents (Employees)	59
Appendix-B: Interview Check List	65
Appendix-C: Statistical results.....	66

ACKNOWLEDGEMENTS

At first I would like to thank almighty God for all the wonderful things that happened in my life and for all the blessing that kept me moving forward. Then I would like to thank the mother of Jesus St. Maryam always believes in you.

First and foremost, my sincere gratitude goes to my advisor Terefe Feyera (PHD) who has been willing to devote his precious time in giving unlimited support since the conception of the proposed study till final research thesis.

I would also like to extend my gratitude to all my co-workers and staff members' of Development bank of Ethiopia Head office.

Finally, I express my very profound gratitude to all my families for providing me with reliable support and continuous encouragement throughout all my life and my years of study.

LIST OF ABBREVIATIONS/ACRONYMS

DBE: Development Bank of Ethiopia

SPSS: Statistical Package for Social Science

LIST OF TABLES

Table 3.1: Population and Sampling Techniques	211
Table 3.2: Reliability test on Cronbach’s alpha.....	24
Table 4.1: Demographic information of respondents	277
Table 4.2: Perception of employees about the convenience of physical workplace.....	30
Table 4.3: Perception of employees about the convenience of psychosocial workplace . Error! Bookmark not defined.	32
Table 4.4: Perception of employees about work life balance	35
Table 4.5: Overall Perception of employees on the working environment	37
Table 4.6: Employees self rating their commitment level	39
Table 4.7: Measure of association and descriptive adjectives Measure of Association	41
Table 4.8 Correlation matrix between Employees Commitment and working environment factorss	39
Table 4.9 The Assumption of Multicollinearity	43
Table 4.10 Model Summary ^b	44
Table 4.11 ANOVA ^a	44
Table 4.12 Coefficients ^a	45

LIST OF FIGURES

Figure 1.1 Conceptual Framework Model: Researcher.....	18
Figure 4.1 Test of Normality Assumption.....	66
Figure 4.2 Test of Homoscedasticity Assumption.....	66

ABSTRACT

The main purpose of the study was to investigate the effect of working environment on employees' commitment at Development Bank of Ethiopia. The study implemented Explanatory and descriptive research design to identify and evaluate the relationship between working environment and employees' commitment. Both quantitative and qualitative approaches were used to collect data through the utilization of a questionnaire and interviews respectively. The respondents were purposively selected from six working units of the bank at head office level. A total of 238 respondents were participated in the study. Primary and secondary data were used to find out the research output. To generate the output of the study results the statistical software version 20.0 was used. The collected data were analysed by using descriptive statistics analysis and inferential analysis. Based on the result of analysis the researcher concludes that all working environment dimensions physical working environment, psychosocial working environment and work life balance has a significant and positive effect on employees' commitment. The study recommended that the Bank should proactively work towards participating employees, creating positive employee perception by establishing convenient working environment. To successful implementation of working environment it include in strategies of the bank and should have a culture of providing on boarding and orientation, psychical workplace, psychosocial workplace, work-life balance,. Also there should be a constant communication between top management and all employees of the Bank to understand employees' perception and to create committed and valuable employees and to achieve the strategic goal of the Bank.

Key words: *Development Bank of Ethiopia, Working Environment, Employees Commitment*

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

The idea of work environment covers broad concepts including the physical, psychological and social aspects those mark up the working condition. Work environment links with both positive and negative effects on the psychological and welfare of employees. It also described as the environment in which people are working. It is very wide grouping that incorporates the physical scenery (e.g. noise, equipment, heat), basics of the job itself (e.g. workload, task, complexity) general business features (e.g. culture, history) and even additional business background (e.g. industry setting, workers relation) (Jain &Kaur 2014). However all the aspects of work environment are in the same way significant or definitely appropriate when considered job satisfaction and also affects the welfare of employees (Jain &Kaur 2014).

As social reality and social expectation a major part of man's life is spent in work to which man seem to confirm. Even the only economic motive has never satisfied men. It is always of greater interest to know why men work and at which level and how he/she is satisfied with the job (Khalid &Irshad, 2010). Work environment plays an important role in an organization. The work place environment impacts employee confidence, efficiency and commitment both positively and negatively. Most of the time problems faced by employees are directly or indirectly related to working environment. The level of productivity can be increased through developing an effective working environment in the organization (Sharma & Lakshmi 2016).

Environment is all those things that impact human being on its surroundings during the life time are together known as environment. Working environment means the environment where people work jointly for achieving organization goal. It includes processes, systems, structures, tools and all those things which interrelate with employees and influence in constructive or unconstructive ways on employees performance. In addition it also defined as the location where a task is completed (Sharma & Lakshmi 2016). Now performing job in banking companies are becoming challenging. A banking job is becoming a job full of stress. A bundle of mental exercise is concerned while working in a bank. in addition the majority people perform their jobs in banks by sitting in face of computer terminals As banking sector is categorized among the services segment so these professions influence on their employees

for generating effectiveness, efficiency and core competencies for attracting and retaining important customers and for representation quality of services to the customers. These reasons directly and indirectly relate to job satisfaction and it give great important to employees to put their best effort and to generate best result in the organization. According to Sharma and Lakshmi (2016) effective working environment plays a pivotal role in keeping employees cool and contend That is the purpose to apparent workplace design and working environment is developed in such a way that motivates employees to put their maximum efforts to create best possible productivity.

According to Irefin and Mechanic (2014) employees' commitment is base for achieving organizational successes. Individuals in low level of commitment will do only enough to work by them or what expected from them. The do not place their heart in to the job and mission of the organization. They seem to be more focus with private success than with the success of the organization as a whole. Peoples with low level of commitment more likely consider themselves as outsiders and not as long term members of the organization. A striking job offer elsewhere is very likely to result in their departure. In opposite side, employees with high commitment to an organization see themselves as a vital element of the organization. Anything that threatens the organization is an imminent danger to them as well. Such employees become creatively involved in the organization's values and mission, and constantly think about ways to do their jobs better. Committed human resources work for the institute as if the organization belongs to them.

According to the Development Dank of Ethiopia strategic plan 2015/16 to 2019/20 internal situation assessment analysis shows that there is low level of employees' engagement; lack of commitment and behavioural changes of the staffs which requires further consideration for the next strategic period. To create good working environment it is necessary and appropriate to examine potential opportunities to increase the positive work place environment the banking sector by increasing the quality of work environment and management on human resource regarding to transparent and open communication, Work life balance, Training and development, recognition of hard work and by creating good team spirit. This helps to create committed employees and it result good performance.

In this background, the administration and also workforce of the company plays a decisive role. Therefore, the study incorporate the working environment and employee's commitment together to carry out an in-depth discussion on their effect relationship, and the results was

expect as a reference for domestic enterprises to know more about the effect of working environment on the employees' commitment.

This research aims to identify the effect of working environment on employee's commitment through focusing on work environment in Development Bank of Ethiopia at Head office by collecting opinions of the bank employees.

1.2 Statement of the problem

The effect of workplace environment links with employee morale, productivity and engagement in positive and negative ways. Number of industries performs with unsafe and unhealthy work place environment. These consist of inadequately designed workstations, incompatible equipment, lack of ventilation, inappropriate lighting, too much noise, deficient safety measures in fire emergencies and lack of personal protective equipment. Employees working in this environment are affected on work-related problems and it reflects on the employee's performance. Thus efficiency is minimizing due to the workplace environment problems (Chandrasekar, 2011). It is the excellence of the employee's workplace environment that the majority impacts on their level of motivation and following performance. How well they connect with the organization, particularly with their direct environment, influences to a great amount their mistake rate, stage of innovation and group effort with other employees, absenteeism and ultimately, how long they stay in the job. Developing good work environment is essential to increase profits for organization, corporation or small business. The relationship between work, its environment and the tools of work, workplace becomes an essential part of work itself. The supervision that dictate how, accurately, to make best use of employee productivity core around two major areas of focus: personal motivation and the infrastructure of the work environment (Chandrasekar, 2011).

As Noble(2009) cited in Bushiri(2014)more attention should be paid in identifying and dealing with working environment because when employees have negative perception to their environment they sometimes suffer from chronic stress. Likewise, Opperman(2002) and Bushiri(2014)stated that, working environment relate with all those processes, systems, structures, tools or setting in the workplace that force favourably or unfavourably individual performance. The working environment also includes policies, rules, culture, resources,

working relationships, work location, internal and external environmental factors, all of which influence the ways that employee perform their job functions.

The Studies have been carried out to investigate the effect of working environment on employees' commitment of different public and private organizations in other countries and Ethiopia. However; there is a limitation of conducting studies as separately in the level of industries to identify and measure the working environment effects on the organization employees' commitment. Such kind of study provides insights to properly formulated and structured the working environment alternative options to maximizing the organizations level of environmental friendless towards the full employee engagement and to bring sustainable development of the organization. Therefore ;The purpose of this study was to investigate the effect of working environment on employees' commitment at Development Bank of Ethiopia at Head Office level.

The basic purpose of investigating such effect relationship is to forward findings to the organization to consider how their organization create a conducive working environment for employees to attain the optimum level of engagement sustainably and minimizing working environment impacts to attain the organization strategic objectives. Furthermore, this study will provide an input for the banking industry, others , the next researchers of the same area and mostly bridge the gap in shortage of research works in the banking sector of Ethiopia which have similar problems.

1.3 Research Questions

This study mainly answers the following questions:

- What is the perception of employees' about the working environment at DBE?
- What is the level of employees' commitment at DBE?
- What is the effect of physical workplace on employees' commitment at DBE?
- How psychosocial workplaces affect the commitment of employees at DBE?
- What is the effect of work life balance on organization commitment of employees at DBE?

1.4 Objectives of the study

The objective of the study which is addressed at two levels: general and specific objectives.

1.4.1. General Objective

The general objective of the study was to investigate the effect of working environment on employee's commitment.

1.4.2. Specific Objectives

The specific objectives of the study were:

1. To assess the perception of employees on working environment
2. To identify the level of employee commitment on the workplace
3. To assess the effect of physical workplace on the commitment of employees.
4. To examine the psychosocial workplace effect on employees' Commitment.
5. To analyse the influence of work life balance on employees' performance.

1.5 Research Hypothesis

This study has tested the following research hypothesis:

Hypothesis 1: Working environment of the organization have statistically significant effect on employees' commitment in the bank.

Hypothesis 2: There is positive relationship between physical work environment, psychosocial work environment and work life balance and employees commitment

Hypothesis 3: Physical work environment, psychosocial work environment and work life balance significantly explain the variance in employee job commitment in the bank.

1.6 Definition of Terms

Work Environment: - is the sum of the interrelationship that exists among the employees and the employers and the environment in which the employees work (Opperman, 2002).

Employees' Commitment: -a force that binds an individual to a target (social or non-social) and to a course of action of relevance to that target (Meyer, Becker, & Van Dick, 2006).

1.7 Scope of the study

This study assess how working environment affect employee commitment in Development Bank of Ethiopia in Head office. The reason why the study only emphasis on the Development Bank of Ethiopia Head Office is that, it has the number of employees and number of branches distributed through the country and it's difficult to consider all branches due to time, money and other constraints. In the head office there are six work units which all are considered in this study. In addition the study focuses on general commitment level of employees it doesn't specify the commitment type and study on it because it require detail consideration by employees about each types and it require time.

1.8 Significance of the Study

It is common that each organization had created and implemented different sets of working environment that drive to better performance for the organization. The Working environments that are practiced may lead the organization to positively success among competitors or negatively loser among compotators.

In this regard, the output of this research helps the management bodies of the organization to understand the effect of working environment on the employees' commitment. Furthermore, the output of this research also helps to show whether working environment has affect employee commitment and performance or not. It was also serve as reference document for other scholars as a base for undertaking further research in working environment area.

1.9 Organization of the Study

The research paper organized as follows: Chapter one deals with background of the study, statement of the problem, objectives of the study, research questions, scope of the study and significance of the study. Chapter two deals with Review of related Literature; Chapter three deals with the research methodology contains study area, research design, population of the study, sampling technique, data source and collection techniques and data analysis and presentation. Chapter four deals with contain analysis of main findings encountered using tables with a commentary on the data found and their discussion in detail. Chapter five covers summary, conclusion, recommendation and Limitations of the Study and Implications to Further Research.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Theoretical Literature

2.1.1 Concepts of working environment

The work environment can implicate the social relation at workplace and also maintain the relationship between colleague, supervisor and the organization. It describes the nearest conditions in which human resources are working collectively. A contented, pleased and diligent employee is main asset of any organization. Successful outcome and efficiency for any organization is link and depend on the level of satisfaction and commitment of employees and their environment is one of the most key factors which manipulate the contentment & inspiration level of employees (Jain and Kaur 2014).

Work environment means settings, situations, conditions and circumstances under which people work. It can also fatherly elaborated as a very broad category that encompasses the physical setting (e.g. heat, equipments etc.), characteristics of the job itself (e.g. workload, task complexity), broader organizational features (e.g. culture, history) and even aspects of the extra organizational setting (e.g. local labour market conditions, industry sector, work-home relationships). It means that work environment is the sum of the interrelationship that exists among the employees and the employers and the environment in which the employees work which includes the technical, the human and the organizational environment (Briner, 2000).

Work environment involves the physical geographical location as well as the immediate surroundings of the work place. Typically, it involves other factors relating to the place of employment, such as the quality of communication flows, secure environment, manageable work load and other additional perks and benefit of employment. Onuka (2012) observed that aside from the job scope itself, one factor that significantly influences employees' commitment is the work environment. Accordingly, Ali and Zia (2010) noted that a positive work environment makes employees' feel good about coming to work and this provides the motivation to sustain and increase productivity. Akintayo (2010) Posits that keeping employee happy and productive requires frequent and open communication.

2.1.2 Components of working environment

Work environments have many properties, components or factors that may affect both physical and psychological well-being of workers (Briner, 2000). How well employees engage with factors in their working environments influences to a great extent their error rate, level of innovation and collaboration with other employees, absenteeism and ultimately, how long they stay in the job (Chandrasekar, 2011) which is a function of their commitment towards work. Chandrasekar identified twelve factors in workplace environment which either lead to engagement or disengagement of workers.

These factors include: goal-setting, performance feedback, role congruity, defined processes, workplace incentives, supervisor support, mentoring/coaching, opportunity to apply new skills, job aids, environmental factors, and physical factors. Thorough understanding of these variables makes it palpable that they are identified along with many other factors, refined and compressed into six factors by Kyko (2005). He identified six factors that have determinants effects on whether workplace environment will be conducive or toxic. These factors are Opaque management, Boss, Company policies, working conditions, Interpersonal relationships and Pay.

2.2 Characteristics of working environment

According to Jain and Kaur 2014 working environment has four major characteristics these characteristics concerned on communication, stability of work life, impartiality and consistency.

- **Apparent and Open Communication**- it deal with the workforce sense that they are fitting in the organization. However it is necessary for employees to conscious the organization's viewpoint, operation and standards.
- **Stability of Work-Life** reflect that some sort of equilibrium with the job and private life. In all-purpose having the logic of balance will advance job satisfaction among employees.
- **Impartiality**-Employees need to recognize that they are being fairly content established on their presentation. Impartiality is the consequences of performance are definite by the measure and superiority of the performance.

- **Consistency**- it deals with the predictability. Subordinates desire to be familiar with how their administrator will act in response in a given situation. According to management studies uniformity is a solitary most efficient set to found with your own leadership.

2.3 Empirical Literature Review

2.3.1 Work Environment Factor Affecting Employees' Commitment

Work environment plays an important role in an organization. As social reality and social expectation a major part of man's life is spent in work to which man seem to confirm. The work place environment impacts employee confidence, efficiency and commitment both positively and negatively. From number of factors in working environment that affect employees commitment some are presents below:

2.3.1.1 Physical Factors of the Workplace Environment

The ability of the physical workplace environment to influence behaviours and to create an image is particularly apparent for service businesses such as banks. The physical environment includes components of the tangible workplace environment that comprise spatial layout and functionality of the surroundings (Kohun, 2002). Spatial layout refers to the ways in which machinery, equipment, and furnishings are arranged, the size and shape of those items, and the spatial relationships among them. The spatial layout of furniture was found to influence the amount and nature of conversation between individuals (Becker, 2002). Functionality refers to the ability of the same items to facilitate performance and the accomplishment of goals. How performance is achieved will be affected by how well people fit with their physical workspace and physical work environment (Srivastava, 2008).

In a broader perspective, the physical workplace environment; include but not limited to the comfort level, ventilation, heating, natural lighting and artificial lighting. According to Temessek, (2009) the above features assist on the functional and aesthetic side, the décor, and design of the workplace environment that ultimately helps improve the employees experience and necessitate better performance. He emphasizes that banking services “must insist on the utility and the role of environmental information, facilitating employees“ engagement with better space management, and the automation of certain tasks”. Similarly, if the tasks to be

performed are very complex, efficiency of layout and functionality will be more important than when the tasks are mundane or simple.

Office layout and design impressions suggest that certain dimension serves a symbolic function by connoting meanings and images about organizations and further how their employees are to be engaged (Challenger, 2000). Based on these affordances, it is suggested that employees will tend to identify more with these features which enhance performance. Informal seating arrangements, such as chairs placed at a right angle facilitate social interaction, whereas formal seating arrangements, such as chairs placed back-to-back discourage social interaction (Doman, 2008). This also helps explain how style of furnishings and other physical symbols may come to serve a symbolic function.

There are many different physical aspects that are important to the employees' wellbeing support their work and provide privacy and flexibility for different tasks. These physical aspects should be taking into consider when offering that environment that is best for the users (Rantanen 2013).

2.3.1.1.1 Ergonomics

Ergonomics are the biggest part of physical working environment and it has an affect no matter what you do and where you are. Ergonomics can be categorized as functional comfort that can be measured and established if it is working or failing. By having functionally uncomfortable workspaces, energy will be taken out of the workers productivity and consequently out of the work at hand. In the workspace the ergonomic support should be for all office tasks and it should be adaptable and supportive to the users (Vischer, 2007).

Ergonomics are linked to the well-being and to the workers' health. All aspects of the physical working environment can effect on stress and job performance. Furniture together with equipment should be ergonomic to prevent and to preserve workers from long-term muscular or nerve injury due to a low muscle use (Vischer, 2007).

2.3.1.1.2 Noise

In open-space and in multi-seat offices noise is one of primary reasons for discomfort and reduced productivity (Vischer, 2007). When people work in a same space and have constant collaboration and communication between each other, it can create extensive noise that may bring annoyance between the employees' (Lehto, &Salo 2014). Having more than two people

in one space, it is important to pay closer attention to the acoustics of the space. Different kinds of offices may contain different sources of noise such as clatter from walking, typing on the computer, telephone ringing, printing and people talking. To lower these types of noise it may require a carefully made interior design plan that could keep noise levels down (Rantanen 2013).

2.3.1.1.3 Lighting

As a factor, lighting can be seen as a basic need to the overall comfort of employees' in a work environment, making comfort as the basis for efficiency. (Lehto,&Salo 2014). Especially, day lighting was linked to increased comfort and productivity and also with a view out and having control over blinds (Vischer, 2007). Boosting workers' productivity through a workstation with natural light or artwork on the wall is a known thing and it has a great impact on a workers well-being. Also, having pleasant scenery outside the window can make people feel better in their working environment and can give positive impact on well-being (Balch, The Guardian 2016.)

Lighting could be a problem in open-plan offices where all employees' needs and requirements cannot be satisfied. If people get a choice they prefer natural daylight rather than electric lighting, also, individual lighting control is a good way to have more satisfied employees (Wand, 2009).

The adjustability of lighting was the third most important attribute in the (Luoma, Niemi, Rothe&Lindholm, 2010) preference study. It clearly means that workers really want to have an effect on the physical working environment.

2.3.1.1.4 Air conditioning and temperature

Air-conditioning systems have been used in many parts of the world. The purpose of most systems is to provide thermal comfort and an acceptable indoor air quality (IAQ) for occupants. With the improvement of standard of living, occupants require more and more comfortable and healthful indoor environment. People spend 80-90% of their time in-doors and indoor environment has important effects on human health and work efficiency. The factors affecting indoor environment mainly include temperature, humidity, air exchange rate, air movement, ventilation, particle pollutants, biological pollutants, and gaseous pollutants (Graudenz, Oliveira, Tribess, Mendes, Latorre and Kalil, 2005).

2.3.1.1.5 Sustainability

A workplace is a part of a natural environment and environmental issues have a significant part in corporate social responsibility. The importance of environmental responsibility has been very high, yet economical and social responsibility should get that needed attention too (Vartiainen, Gersberg, Hyrkkänen, Kauttu, Nenonen, Palonen, Ruohomäki, Rasila, Sivunen and Tuomela, 2006).

Sustainability in the companies can become a strategic issue by taking actions to improve the performance of the current work facilities as a strategy for enhancing their environmental actions. Financial consequences will be important part of the chosen feasible environmental strategy. In Junnila and Nousiainen (2005) study was showing the relevance of sustainable facility management in the environmental strategy inside the organization.

2.3.1.2 Psychosocial Factors Affecting Employees' Performance

The psychosocial factor of work environment is generally considered to be one of the most important issues in contemporary and future societies. They refer to the interactions between the environment and working conditions, organizational conditions, functions and content of the work, effort, workers' individual characteristics and those of members of their families (Vischer, 2008). Therefore, the nature of the psychosocial factors is complex, covering issues relating to the workers, general environment and work. Noe (2008) define employee workplace welfare in terms of six key areas: a manageable workload; some personal control over the job; support from colleagues and supervisors; positive relationships at work; a reasonably clear role; and a sense of control or involvement in changes at the workplace. Individual relationship with the working environment is important as they impact upon the ability of the individual to take control of their work and the level of stress they experience within the workplace (Warr, 2002). The behavioural factors that may affect the performance of bank employees at work place are the exclusive nature and function of job satisfaction change, or systematic development or weakening in job satisfaction over spell (Warr, 2002). There are lots of other aspects that may enhance or lower the employees' performance some of which include role congruity, supervisor support and leadership styles in banks rank among the factors that may individually and collectively effect on the performance of employees.

2.3.1.3 Work Life Balance

Work-life balance is a combination of interactions among different areas of one's employed life, the pro and cons associated with the balance or imbalance can affect various levels of employees required roles. Work-life balance is defined as "people spending sufficient time at their jobs while also spending adequate time on other pursuits, such as family, friends, and hobbies" (Smith, 2010). It is a reflection of the needs for all employees to balance their work lives with their lives off the job, regardless of whether or not they have day-to-day family responsibilities (Galinsky, Bond & Friedman, 1996).

Work-life balance has been defined by one researcher as satisfaction and good functioning at work and at home with a minimum of role conflict (Clark, 2001), and by another as the degree to which an individual is able to simultaneously balance the temporal, emotional, and behavioural demands of both paid and family responsibilities (Hill, Hawkins, Ferris, & Weitzman, 2001). The two measurable aspects of balance between work and family roles in this study are work life conflict and extracurricular conflicts.

The inability of employees to achieve balance between the work and home domains can have negative consequences for both the individual and the organization (Allan, Loudoun, & Peetz, 2007). Tausig and Fenwick (2001) measured perceived work-life balance using two items: the extent to which workers feel successful in balancing work and personal life, and the amount of conflict they face in balancing work and personal life. In response to this concern, an increasing number of banks now offer extensive work-life benefit programs for their employees. Work-life programs most commonly include factors such as flexible hours and part-time work.

2.4 Employees Commitment

According to Akintayo (2010) employee commitment is the degree to which the employee feels dedicated to their organization. Ongori (2007) furthermore defined as it is an effective reaction to the whole organization and the extent of attachment or trustworthiness employees' sense towards the organization. Zheng, (2010) define employee commitment as basically employees' outlook to organization. Its wide in its scope and the attitude encompasses various components.

2.4.1 Affective Organizational commitment of employees

According to Meyer and Allen (1997), Affective organizational commitment refers to an employee's affection to, recognition with, and participation in the organization. An employee who has a strong affective organizational commitment to an organization stays with the organization because he or she needs to continue working in the organization. Committed employees to an affective level stay with the organization because they view their personal employment relationship as congruent to the goals and values of the organization (Beck and Wilson, 2000).

Meyer and Allen (1997) found that the best forecaster of affective organizational commitment was work experience. Employees whose work knowledge is steady with their expectations and whose basic needs within the organization are satisfied have a stronger level of affective commitment to the organization. Employees with strong affective commitment stay with the organization because they have no wish to leave. Meyer (2001) reported that affective commitment has been found to associate with a wide range of proceeds, absenteeism, job performance, and organizational nationality behavior. The cost of affective organizational commitment are lower earnings and turnover intentions, better on- the- job behavior, and better employee health and wellbeing(Angel and Lawson,1994). Meyer and Allen (1997) supplementary point toward that affective commitment is subjective by factors such as job confront, position clearness, and objective clearness, and objective complexity, receptivity by management, peer unity, fairness, private significance, criticism, contribution, and reliability.

2.4.2 Continuance Organizational Commitment of employees

Continuance organizational commitment refers to the awareness of cost linked with the departure from the organizations (Meyer and Allen, 1997). Employees with a strong continuance organizational commitment know that leaving the organization may be harmful to them fiscally due to the lack of employment option and a loss of savings. Kanter (1968) also maintain this definition and states that it is the turnover linked with continued involvement and a cost associated with parting the organization. Meyer and Allen (1991) further state that workforce whose main relation to the organization is based on persistence commitment stay behind because they require doing so.

Meyer et al. (1990) also maintain that accrued investments and poor employment alternatives tend to force individual to maintain their line of action and are responsible for these individuals being committed because they need to. Individuals stay in the organization because of the investments they accumulate due to time spent in the organization, not because they want to.

2.4.3 Normative Organizational commitment of employees

Normative organizational commitment reflects an emotion of obligation to carry on employment (Meyer and Allen, 1997). An employee with a strong normative organizational commitment feels he or she has a moral obligation to stay in the organization (Meyer & Allen, 1990). The normative component is viewed as the commitment workforce believe morally correct to continue in the company, in spite of how much position improvement or fulfilment the firm gives him or her over the years (Marsh and Mannari, 1977).

According to Schneider (2003), normative organizational commitment is the ethical obligation the employee develops after the organization has spent on him or her. He argued that when an employee starts to sense that the organization has spent either too much time or money developing and training him or her, such an employee might feel a compulsion to stay with the organization. Normative organizational commitment is most likely when individuals find it difficult to give return the organization's investment in them. Moreover, Meyer and Allen (1997) use the tri-dimensional model to conceptualize organizational commitment in three dimensions namely, affective, continuance, and normative commitments. Allen and Meyer (1996) urged researchers to investigate the dimensionality of organizational commitment across cultures to discern if multidimensional conceptualizations developed in the US are applicable to other cultures or not. According to Meyer and Allen (1997), the models of commitment have been developed and tested in western countries.

2.5 Work environment and employees' commitment

Commitment to the organization, profession and role has received wide attention in recent organizational behaviour literature (Buchanan, 1974). Becker (1960) argues that commitment involves consistent lines of activity in behaviours that are produced by exchange considerations. Commitment is a more active and positive orientation towards the organization. It is an attitude or an orientation toward organizational goal or objectives.

Number of organizations has considered that the performance of their human resources plays a vital role in determining the achievement of the organization. As such it is significant for owners and leaders alike to understand how to obtain the greatest of their employees. According to Awonusi (2004) one of the predecessor determinants of workers performance is believed to be employees' commitment. Akintayo (2010) shows that one of the stand justifications why commitment has concerned research interest is that organizations worry on committed employees to construct and keep competitive gain and achieve greater performance.

Committed employees who are highly motivated in terms of suitable and appropriate work environment put in their time and energy to the tracking down of organizational goals and are progressively more recognized to be the most important asset offered to an organization (Heinja, 2010). They offer the academic resources that for many organizations have become their most serious asset. Additionally, employees who share a commitment to the organization and their collective safekeeping are more fitting to generate the public capitals that smooth the progress of organization learning.

According to Ribelin (2003) it is essential to know employees' commitment in the organization and recognize the aspects that take part in vital role or have big impact in boosting the commitment of their employees. Ale (2011) found that there is positive relationship between corporate social responsibility and employees' commitment and organizational performance. Organization can get better their presentation through employees' commitment by appealing in community activities since such activities also include the interests of workforce and their families.

2.6 Conceptual Framework of the Study

The study undertake conceptual framework which is a tabulated the relationship between independent variables and dependent variable. The study aimed to examine the effect relationship between independent variables (Working Environment) and dependent variable (employees' Commitment).

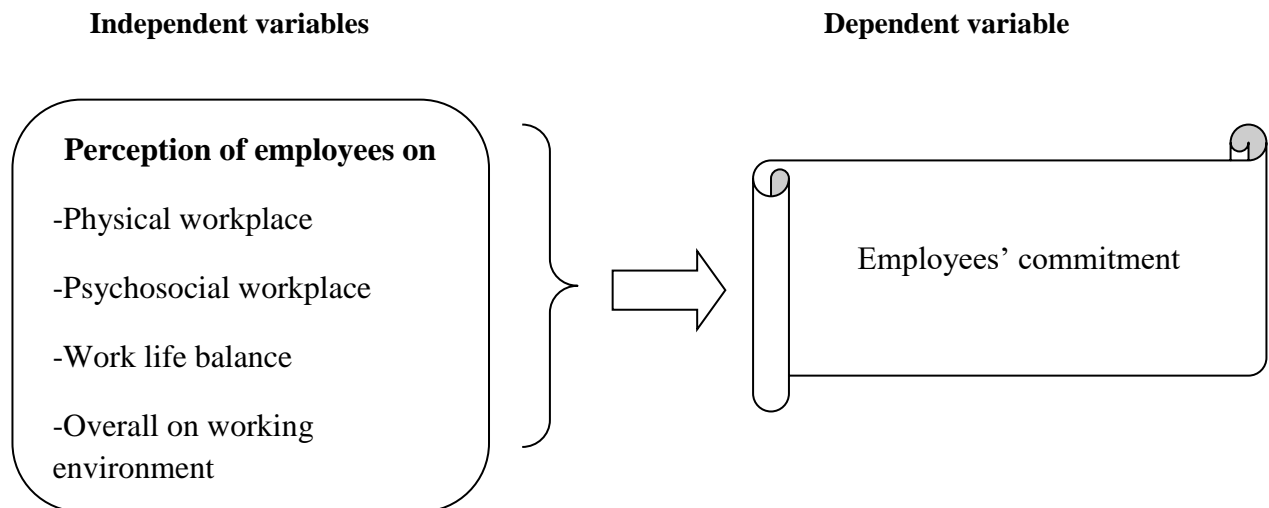


Figure1.1 Conceptual Framework Model: Researcher own construction

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Study area

The study was conducted on Development Bank of Ethiopia in Head office located in Addis Ababa Kirkos Sub city. In the Head office there are six work units of Development Bank of Ethiopia which all are considered in this study.

3.2 Research Design

The research design facilitates the smooth sailing of the different research operations, so making research as efficiently as possible springy maximum information with minimum spending of effort, time and money (Khotari, 2004).The researcher could follow is descriptive and explanatory research design. As the name implies, the major purpose of descriptive research is to describe the characteristics of objects, people, groups, organizations, or environments. In other words, descriptive research tries to “print a picture” of a given situation by addressing who, what, when, where, and how questions (Zikumund, Babin, Carr, Adhikari& Griffin, 2013). According to Zikmund, (2012), “Explanatory research design is prepared to identify the extent and nature of cause and effect relationships. Causal designs enable to analyze a situation or a specific problem to explain the patterns of relationships between variables. “Accordingly, this research design was used in this study to showed that the mean of all independent variable with respect to dependent variable.

Both quantitative and qualitative data was utilized to conduct this study. The quantitative approach was applied to identify the factors of working environment on employees’ commitment at Development Bank of Ethiopia. Some qualitative information was also gathering from the organization by using interview check lists.

3.3 Population and sampling techniques

According to Rubin and Babbie, (2001), as cited by (Kenneth, 2012), the study population is the aggregation of element from which the sample is actually selected. It is the aggregation or the totality of all members or units from which information could be obtained. The total population from all work units of Development Bank of Ethiopia in Head office is 886 employees working in six different Work units as December 31, 2017. since this is too large to consider in the form of census, sampling was used. The sampling technique is selecting a suitable sample from the total population of the study for the purpose of formative characteristics of the entire population. To carry out a study, one might bear in mind what size the sample should be, and whether the size is statistically justified and lastly what method of sampling is to be used (Adams, Khan, Raeside, & White, 2007).

This study was used stratified random sampling technique. Because according to Dattalo (2008), this type of sampling uses groups to achieve representativeness, or to ensure that a certain number of elements from each group are selected. In a stratified sample, the sampling frame is divided into non overlapping groups or strata. In this study the researcher divide the employees based on their work unit, then a random sample is taken from each stratum.

Purposive sampling method was used for interview with management of the organization. Purposive sampling involves the use of the researcher's knowledge of the population in terms of research goals. That is, elements are selected based on the researcher's judgment that they will provide access to the desired information (Dattalo, 2008).

3.4 Sample size Determination

The target population of this study is 896 employees which are permanent employees of the bank. From this the random sample of 277 employees was taken to collect data for this study. The total population and the sample of the study are indicated in table 3.1.

Table3.1: Population and Sampling Techniques

SN	Work units	Target Population Size	Sample Size
1	President	120	37
2	Credit Management	122	38
3	Lease Financing	57	18
4	Corporate Services	215	66
5	Finance and Banking	175	54
6	Project Financing	207	64
	Total	<u>896</u>	<u>277</u>

Source: DBE HRMD Data Base December 31, 2017

The individual work unit has its own sample size. The total sample size is determined by scientific or statistical formula derived by Yamane. As cited by (Singh and Masuku, 2014) Yamane, (1967) provides a simplified formula to calculate sample size. So, from those several methods of determining sample size Yamane formula was used in this study. The reason why the researcher uses this formula is that the number of samples found can describe the total population than other formulas and this large number of samples is advisable for small number of population or in a narrow scope. By using this formula the researcher can found a representative samples from the population.

The formula is;

$$n = \frac{N}{1 + N(e)^2}$$

Where: N= the total number of employees in all work units

n= designates the sample size the researcher uses

e= the maximum variable or margin of errors (5% or 0.05)

Therefore, the number of samples is;

$$n = \frac{896}{1 + 896(0.05)^2}$$
$$n = \underline{277}$$

The sample size is 277 employees (respondents) and this number is a representative of the total population. Then the sample size of each Work unit is as follows;

President	120*277/896	= 37
Credit Management	122*277/896	= 38
Lease Financing	57*277/896	= 18
Corporate Services	215*277/896	= 66
Finance and Banking	175*277/896	= 54
Project Financing	207*277/896	= 64

Total sample size is 277 respondents.

Therefore this study was used stratified sampling because the study area has six separate work unit and previous literatures are recommended stratified if the populations are scattered and information can be collected from every work unit of the population. The individual respondents in each work unit are selected by simple random sampling technique.

3.5 Data source and collection technique

3.5.1 Source of Data Collection

Data provides the basis for information and ultimately problem solving and decision making. It can be gathered from a wide variety of sources. This study was used primary sources of information in order to get an in depth data. Primary data; refers to those data generated by a researcher for the specific problem at hand. Primary sources of information include questionnaires (data collected from targeted groups of people about their opinions, behaviour or knowledge) and interview, which was obtained from the management of DBE at Head Office about working environment relation with employees' commitment. Primary data sources are collected by using self-administered questionnaire and interview with management of the organization.

3.5.2 Procedures of Data Collection

The following procedure was strictly followed by the researcher to collect the data required for the study. Data collection tools that questionnaires and interview check list was prepared and developed for current employees of the Bank at head office. The questionnaires delivered by hand to the respondents at their duty stations during working hours; after questionnaires stayed for one week the respondents are filled data then collected by researcher, respondents and her friends. The researcher after collected and amended the questionnaire made correction from the total distributed questionnaires based on the feedback obtained from the respondents of the Bank. Interview session was also conducted with the management staff and the information obtained was compiled accordingly. Finally, researcher used Statistical Package for the Social Sciences (SPSS) software for processing data.

3.6 Methods of Data Analysis and Presentation

The researcher used both descriptive and inferential data analysis techniques to analyze the collected data. The relevant data collected for the study was processed, analyzed and interpreted through SPSS (statistical package for social science) software that includes Cronbach's alpha reliability test and descriptive analysis. The respondents' demographic characteristics were analyzed by descriptive method as well as the responses regarding the factors of working environment were analyzed by using tables, frequencies, mean and standard deviation. On the other hand, the relationship between the dependent variable (employees' commitment) and independent variables (physical workplace, psychosocial workplace, work life balance and overall perception on working environment) was analyzed by using inferential data analysis technique such as Correlation Analysis (Pearson product-moment correlation coefficient) and multiple regression techniques.

3.7 Reliability and Validity of Instruments

Data qualities were explored through reliability and validity of the information collected through the field.

3.7.1 Reliability

According to (Kothari, 2004) a measuring instrument is reliable if it provides consistent results. The reliability analysis was used Cronbach's alpha to evaluate internal consistency of the questionnaire. If the quality of reliability is satisfied by an instrument, then while using it

we can be confident that the transient and situational factors are not interfering. As cited by (Chepkech, 2014), the Cronbach's alpha formula reduces the time required to compute a reliability coefficient in other methods. Its coefficient is also a conservative estimate of reliability hence avoids overestimation (Kerlinger, 1993). So, because of this the researcher was applying Cronbach's alpha test to check the reliability of data. The reliability of the instrument was checked by using SPSS.

Table 3.2: Reliability test on Cronbach's alpha

Dimensions	No. of Items	Cronbach's Alpha
Perception of employees about Physical Workplace	9	0.798
Perception of employees about Psychosocial Workplace	13	0.779
Perception of employees about Work Life Balance	9	0.853
Overall Perception of Employees on the Working Environment	8	0.802
Employees' self-rating of their Commitment Level at workplace	9	0.753

3.7.2 Validity of Instruments

Before the data collection made, researcher developed the questionnaire based on the literature review by addressing the basic research question and tested the data collection tools via pre-test and also properly incorporate experts and the research Advisor comments, suggestions and all required information to valid the study. Validity indicates the soundness or extent to which an instrument measures the construct was aiming to measure Goodwin (1995). According to Trochim, (2005) cited by Mary CalistIrema, (2015) data validity refers to empirical measurement which adequately reflects the real meaning of the concept under study. Churchill, (2007) defined validity as the extent to which the instrument accurately measures what was intended and supposed to measure.

3.7.3 Ethical Considerations

This study would fully consider the ethical matters of the Development Bank of Ethiopia. The study would observe the non-negotiable value of honesty and fairness. The researcher also enables the respondents to make a voluntary consent to participate in the study and without disclose the name of employee to the third parties. In addition, the researcher distributed the questioner without any discrimination and provide free of personal opinion. Similarly, the researcher gave proper acknowledge or cited the source that used during the study and the respondents became more open to provide better information needed to be gathered for the study. There are also several reasons why it was important to adhere to ethical norms in research. Such as norms promote the research, a great deal of cooperation and coordination among many different Bank employee's in different disciplines and managements, help to ensure that researcher can be held accountable to the organization, the research also help to build Bank support for research.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter presents analysis and interpretation of the study result. The questionnaire was distributed to the 277 respondents of which 238 responses were collected. It implies that the response rate was 85.9%. For the data analysis the statistical software version 20.0 was used to input the collected data and to find out the output information. The collected data were analyzed by means of descriptive statistics that included frequencies, percentages, means, and standard deviations.

4.1. Demographic Characteristics of Respondents

In this study a total of 238 respondents were participated. The six demographic questions focused on gender, age, level of education, year of service, position and salary. Several studies in which demographic factors have been employed to investigate work environment, work itself, opportunities and career development, leadership and compensation package have shown that they are strong predictors of dissatisfaction and retention (Furnham, Eracleous and Chamorro-Premuzic 2009; Kavanaugh, Duffy and Lilly, 2006; and Sorensen 2008; Schroder 2008). The basic characteristics of the sample population were present in table below.

Table 4.1: Demographic characteristics of respondents

Demographics Variable		Frequency	Percentage
Gender	Female	107	45%
	Male	131	55%
	Total	238	100%
Age	Under 25 Year	54	22.7%
	25-35 Year	88	37%
	35-45 Year	46	19.3%
	45-55 Year	48	20.2%
	55 and above Year	2	0.8%
	Total	238	100%
Work	0-5 Years	140	58.8%
	5-10 Years	59	24.7%
	10-20 Years	22	9.2%
	20-30 Years	15	6.3%
	30 Years and more	2	0.8%
	Total	238	100%
Education Level	High School Graduate	2	0.8%
	Diploma	2	0.8%
	First Degree	196	82.3%
	Second Degree	38	15.9%
	Total	238	100%
Work Position	Junior	114	48%
	Officer	70	29%
	Senior Officer	50	21%
	Team Manager	4	2%
	Total	238	100%
Salary range	2,935-8,184 Birr	120	50%
	8,184-10,759 Birr	62	26%
	10,759-14,115 Birr	52	22%
	14,115-26,110 Birr	4	2%
	Total	238	100%

Source: Survey, 2018

Table 4.1 reveals that the breakdown of the sample respondents selected from the DBE in terms of sex composition, range of age, educational qualification, position, salary range and length of services. A total of 238 respondents participated in this study.

Gender

As can be observed from table 4.1 the gender distribution of the selected sample reveals that male respondents were 131(55%) whereas, female respondents were 107 (45%) of the sample. This implies that there are more male respondents than female. This is an indication of DBE is staffed with more male employees than female.

Age

Table 4.1 Reveals that 88 (37%) of respondents were between age of 25 and 35 years and the next large age group was 54 (22.7%) respondents were under 25 years then 48(20.2%) fell between 45-55 and 46(19.3%) fell between 35-45 while only 2(0.8%) fall above 55 years. From this data majority of the employees are young and active. This is an implication that DBE is staffed with younger people. Thus the majority employees were within the productive age.

Year of Service

As indicated in table 4.1 a majority of the respondent 140 (58.8 %) within range of 0-5. Following to that 59(24.7%) take a range of 5-10 then 22 (9.2%) between range of 10-20. The remaining respondent's respondents 15(6.3%) and 2(0.8) fall under range between 20-30 and more than 30 years. This shows that number of respondents has experience on the bank and this indicates that employees can confidently express the working environment mostly practiced.

Educational levels

As can be seen from table 4.1 Majority of the respondents have BA degree which is 196 (82.3%) then next to this 38(15.9%) have a master's degree and Diploma and high school graduates were taken similarly a share of 2(0.8)from the total respondents. This indicates that the majority of the Bank employees have BA degree holders. From this it is possible to suppose that the composition of the respondents include well qualified to explain about the subject matter of the study.

Position of respondents

As indicated in table 4.1 also the position of respondents ranges from junior officer to Director and above. From the total number of respondents 114 (48%) are junior officer, 70 (29.4%) are officer, 50 (21%) senior officer and 4 (2%). This shows that majority of employees/respondents was at junior level and officer level. This is an indication of DBE is staffed with more number of junior and officer staffs.

Salary of respondent

As indicated in table 4.1 a majority of the respondent 120 (50 %) earned a salary range between birr 2,935-8,184. Following to that 62(26%) take a range 8,184- 10,759 then 52 (22%) between range of 10,795-14,115. The remaining respondent's salaries range between 14,115 and 26,110 takes a share of 4(2%). This implies that majority of the staffs earns between 2,935-8,184 birr per month.

4.2. Analysis of Collected Data

4.2.1. Descriptive Analysis

The study basic questionnaires comprise of the perception of employees about the convenience of physical workplace, psychosocial workplace, work life balance, overall perception of employees on the working environment and employees' self-rating of their commitment level at workplace.

4.2.1.1 Physical workplace

Table 4.2 Perception of employees about the convenience of Physical Workplace

(SD=strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=strongly Agree)

Statements		n=238							Mean	Stan.Dev
		SD	D	N	A	SA	Total			
I feel comfortable with my physical workplace environment	F(n)	50	54	64	54	16	238	2.71	1.22	
	%	21	22.7	26.9	22.7	6.7	100			
There is sufficiently comfortable workspace at the Bank	F(n)	44	66	76	42	10	238	2.61	1.10	
	%	18.5	27.7	31.9	17.7	4.2	100			
My working office layout designed in superior and modern appearance.	F(n)	62	62	70	38	6	238	2.43	1.11	
	%	26.1	26.1	29.3	16	2.5	100			
There is enough natural light in my working area	F(n)	59	75	42	38	24	238	2.55	1.29	
	%	24.8	31.5	17.6	16	10	100			
The temperature is adequate in my working area	F(n)	44	68	56	54	16	238	2.71	1.20	
	%	18.5	28.6	23.5	22.7	6.7	100			
My computer functions at an adequate speed	F(n)	13	54	68	76	27	238	3.21	1.09	
	%	5.5	22.7	28.6	31.9	11	100			
There is latest and upgraded IT system in the organization	F(n)	52	74	68	28	16	238	2.50	1.15	
	%	21.8	31.1	28.6	11.8	6.7	100			
The restrooms/toilets are clean	F(n)	8	32	128	60	10	238	3.13	0.82	
	%	3.4	13.4	53.8	25.2	4.2	100			
The bank provides sufficient required tools and resources I need to do my job	F(n)	12	100	76	40	10	238	2.73	0.94	
	%	5	42	32	16.8	4.2	100			
Average number of respondents		38.2	65	72	47.8	15	238	2.73	1.10	
Average		16.1	27.3	30.2	32	6.3	100			

Source: Survey, 2018

Table 4.2 illustrates that 104 (43.7%) of the respondents tended strongly disagree and disagree whether the physical workplace in the Bank is convenient, whereas 64(26.9%) of the respondents remain neutral. however the rest 70 (29.4%) of the respondents believed that there is convenience of physical workplace in the Bank. The obtained mean score for this item was 2.71, which was slightly below 3. Therefore it's possible to infer that there is low level of convenience in physical workplace in the Bank.

Item 2 of Table 4.2 addresses respondents' perception about whether there is sufficiently comfortable workspace. To this end, 110 (46.2%) of them tended to disagree and only 22% of them agreed as they feel comfortable with it. The mean score also is 2.61. Therefore, the fact that only 22% of the respondents were comfortable with the sufficiency of the work place implies that the Bank fails to meet the expectation of the largest portion of the employees. As depicted in the table, similar findings were obtained about item number 3 on office layout design 124(52.2%) of them tended to disagree and only 44 (18.5%) of respondent believed that there is superior and modern office layout in the bank with the mean value of 2.43. Even in this case, the mean values were below 2.5. For instance it is possible to infer that there is in low level of modern office lay out.

Item 4 Table 4.2 addresses that 134 (56.3%) of the respondents tended strongly disagree and disagree whether enough natural light in working area, whereas 42(17.6%) of the respondents remain neutral. however the rest 62 (36%) of the respondents believed that there is enough natural light in working area in the Bank. The obtained mean score for this item was 2.55, which was slightly below 3. Therefore it's possible to infer that there is not enough natural light working area of the Bank. Item number 5 on adequacy of temperature in working area 112 (47%) of the respondents tended strongly disagree and disagree and only 70(29.4%) of respondent believe that there is adequate temperature.

Table 4.2 on item 6 and 8 result shows that good response by mean value of above 3 on adequate speed and function of their computer 103 (42.9%) tended to agree and only 67(28.2) disagree with the mean value of 3.21 and on the cleanse of rest rooms/toilets 70 (29.4%) tended to agree and only 40(16%) disagree with the mean value of 3.13 Therefore it's possible to infer that respondents believed that adequate speed on their computer and clean rest rooms in the bank. These infer that in some cases there is convenience physical workplace.

4.2.1.2 Psychosocial work place

Table 4.3 Perception of employees about the convenience of psychosocial Workplace
(SD=strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=strongly Agree)

Statements		n=238						Mean	Stan.Dev.
		SD	D	N	A	SA	Total		
My job provides me with the right amount of challenge and manageable workload	F(n)	95	67	26	36	14	238	2.19	1.27
	%	39.9	28.2	10.9	15.1	5.9	100		
My ideas are respected by others in my work unit	F(n)	52	50	70	56	10	238	2.67	1.18
	%	21.8	21	29.5	23.5	4.2	100		
I have positive working relationships with my co-workers and there is support from colleagues and supervisors	F(n)	20	66	60	64	28	238	3.06	1.16
	%	8.4	27.7	25.2	26.9	12	100		
Employees are held accountable in my work unit.	F(n)	66	78	26	50	18	238	2.48	1.30
	%	27.7	32.8	10.9	21	7.6	100		
I have confidence in the senior leadership of my organization.	F(n)	32	104	48	38	16	238	2.59	1.11
	%	13.4	43.7	20.2	16	6.7	100		
I know how my work contributes to the achievement of my organization's goals	F(n)	8	18	125	59	28	238	3.34	0.90
	%	3.4	7.6	52.5	24.7	12	100		
I'm satisfied with the human resource job design(job enlargement, job enrichment, job rotation)	F(n)	100	74	44	16	4	238	1.95	1.01
	%	42	31.1	18.5	6.7	1.7	100		
I'm satisfied with the human resource job analysis(job descriptions and specifications)	F(n)	96	80	38	20	4	238	1.97	1.03
	%	40.3	33.6	16	8.4	1.7	100		
Conflict of interest is very low in the Bank.	F(n)	58	83	67	24	6	238	2.32	1.03
	%	24.4	34.9	28.2	10	2.5	100		
My organization has healthy atmosphere (e.g., trust, mutual respect) exists in work units	F(n)	34	103	55	44	2	238	2.48	0.98
	%	14.3	43.3	23.1	18.5	0.8	100		
My organization history and culture creates confidence in my work	F(n)	89	64	49	32	4	238	2.15	1.12
	%	37.4	26.9	20.6	13.4	1.7	100		
I'm confidently telling to others about my organization	F(n)	84	68	36	48	2	238	2.23	1.16
	%	35.3	28.6	15.1	20.2	0.8	100		
I would recommend the bank as a career to my friends.	F(n)	84	62	50	38	4	238	2.23	1.14
	%	35.3	26	21	16	1.7	100		
Average number of respondents		62.9	70.5	53.4	40.4	11	238	2.44	1.11
Average		26.4	29.6	22.4	17	4.5	100		

Source: Survey, 2018

Table 4.3 illustrates that 162 (68.1%) of the respondents tended strongly disagree and disagree whether their job have right amount of challenge and manageable task, whereas 26(10.9%) of the respondents remain neutral. however the rest 50 (21%) of the respondents believed that their job have right amount of challenge and manageable task. The obtained mean score for this item was 2.19, which was below 2.5. Therefore it's possible to infer that it's not meet majority of respondents expectation and it can say that there is low level of appropriate job challenge and manageable task workplace in the Bank.

Item 2 of Table 4.3 addresses respondents' perception about whether their idea respected in their work unit or not. To this end, 102 (42.8%) of them tended to disagree and only 66(27.7%) of them agreed as they feel comfortable with it. The mean score also is 2.67. Therefore, the fact that only 27.7% of the respondents were comfortable with the sufficiency of the work place implies that the Bank fails to meet the expectation of the largest portion of the employees.

Item 4 Table 4.3 addresses that 144 (60.5%) of the respondents tended strongly disagree and disagree on accountability in working units, whereas 26(10.9%) of the respondents remain neutral. however the rest 68 (28.6%) of the respondents believed that there is sufficient accountability in working units. The obtained mean score for this item was 2.48, which was below 2.5. Therefore it's possible to infer that there is inadequate accountability in work units. Item number 5 on confidence in senior leadership 136 (57.1%) of the respondents tended strongly disagree and disagree and only 54(22.7%) of respondent feels confident on senior leadership. The mean score for this 2.59 this infer that employees have low level of confidence in the senior leadership of my organization.

Item 7 addresses on human resource job design 174(73.17%) of the respondent tended strongly disagree and disagree on job enlargement, job enrichment and job rotation, whereas 44(18.57%) remain neutral however the rest 20(8.4%) agree and its mean value of 1.5 and item 8 on human resource job analysis 176(73.9%) strongly disagree and disagree on job description and job specification, whereas 38(16%) remain neutral however the rest 24(10.1%).The obtained mean value 1.97.This infer that the bank human resource management falls to match employees expectation even its mean value below 2.

In item 9 on existing of low level of conflict of interest 141(59.3%) of the respondent tended strongly disagree and disagree, whereas 67(28.2%) remain neutral however the rest

30(12.5%) agree and its mean value 2.32. Regarding on healthy atmosphere of the bank on item 10 134(57.6%) strongly disagree and disagree, whereas 55(23.1%) remain neutral however the rest 46(19.3%) agree on its the existence of positive healthy atmosphere on the bank.

Item 11 of Table 4.3 addresses confidentiality on the bank history and culture 153 (64.3%) of them tended to disagree and only 36(15.1%) of them agreed on confidentiality of the bank history and culture. The mean score also is 2.67. Therefore, the fact that only 27.7% of the respondents were comfortable with the sufficiency of the work place implies that the Bank fails to meet the expectation of the largest portion of the employees.

In item 12 telling confidently about the organization for others 152(63.9%) strongly disagree and disagree, whereas 36(15.1%) remain neutral however 50(21%) agree on it. To this end on item 13 recommending the bank as career to others 146(61.3%) strongly disagree and disagree, 50(21%) neutral and 42(17.7%) agree to recommend the bank as career t others.

Table 4.2 on item 3 and 6 result shows that good response by mean value of above 3 on positive working relationships with my co-workers with the mean value of 3.06 and on their work contributes to the achievement of the organization's goals with the mean value of 3.34 Therefore it's possible to infer that respondents believed that positive working relationships and their work contributes to the achievement of the organization's goals. These infer that in some cases there is convenience.

The result show that there is low level of convinces on the psychosocial work place. As the labour market continues to tighten, employers are increasingly concerned about maintaining a stable and committed workforce. They need committed, competent, dedicated, and effective workers to serve their customers to fulfil their missions. Without a sufficient qualified and productive workforce, employers are vulnerable to competitive forces as well as the impact of negative relationships with their customers. Convinces in psychosocial in work place of the Bank's workforce has a number of advantages for the Bank's health, for workers, for customers, for suppliers, for investors, for the industry, and for the economy at large. The above result shows that more disagree about the existence convince of employee's on psychosocial work place. By taking a proactive approach to developing committed and an effective employee focus and make a form to this working environment.

4.2.1.3 Perception of employees about work balance life

Table 4.4: Perception of employees about work life balance

(SD=strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=strongly Agree)

Statements		n=238						Total	Mean	Stan.Dev
		SD	D	N	A	SA				
I have support at work to balance my work and personal life.	F(n)	68	62	36	54	18	238	2.55	1.32	
	%	28.6	26.1	15	22.7	7.6	100			
My work gives me time to attend to my family	F(n)	82	90	12	52	2	238	2.17	1.15	
	%	34.5	37.8	5	21.9	0.8	100			
My pay is competitive with similar jobs in the region.	F(n)	84	72	40	34	8	238	2.20	1.17	
	%	35.3	30.3	16.7	14.3	3.4	100			
I am fairly paid for the work I do.	F(n)	68	81	45	38	6	238	2.30	1.12	
	%	28.6	34	18.9	16	2.5	100			
My benefits meet my (and my family's) needs well.	F(n)	52	74	86	18	8	238	2.40	1.02	
	%	21.8	31.1	36.1	7.6	3.4	100			
My organization operates in socially responsible manner	F(n)	14	146	24	48	6	238	2.52	0.96	
	%	5.9	61.3	10.1	20.2	2.5	100			
My organization fiscal well-being is stable	F(n)	71	89	32	40	6	238	2.25	1.13	
	%	29.8	37.4	13.4	16.8	2.5	100			
I felt that work life balance policy in the organization should be customized to individual needs	F(n)	78	88	34	32	6	238	2.16	1.10	
	%	32.8	37	14.3	13.4	2.5	100			
At present, I would prefer to remain with my organization even if a comparable job was available in another organization.	F(n)	84	94	20	34	6	238	2.09	1.11	
	%	35.3	39.5	8.4	14.3	2.5	100			
Average number of respondents		66.8	88.4	36.6	38.9	7.3	238	2.29	1.12	
Average		28.1	37.2	15.3	16.4	3.1	100			

Source: Survey, 2018

Table 4.4 illustrates that 130 (54.7%) of the respondents tended strongly disagree and disagree on getting support at work to balance work and personal life, whereas 36(15%) of the respondents remain neutral. however the rest 72 (30.3%) of the respondents believed that there is support at work to balance work and personal life. The obtained mean score for this item was 2.55, which was slightly below 3. Therefore it's possible to infer that there is low level of convenience in physical workplace in the Bank.

Item 2 of Table 4.4 addresses respondents' perception about working give time to attend to family. To this end, 172 (72.3%) of them tended to disagree and only 54(22.7%) of them agreed as they feel they have time to attend with family. The mean score also is 2.17. In item number 3 and 4 on competitive payment in relation with other similar jobs 156(65.6%) of them tended to disagree and only 42 (17.7%) of respondent believed that there comparative payment with the mean value of 2.2. regarding to fair payment on work doing 149(62.6%), whereas 45(18.9%) of the respondent remain neutral. However the rest 44(18.5%) agree on fair payment for their work.

Item 5 Table 4.4 addresses that 126 (52.9%) of the respondents tended strongly disagree and disagree whether their benefit meet their family need well, whereas 86(36.1%) of the respondents remain neutral. however the rest 26 (11%) of the respondents believed that there is enough benefit to meet their family need well. The obtained mean score for this item was 2.4. In item 6 of table 4.4 organization operates in socially responsible manner 160(67.2%) strongly disagree and disagree, 24 (10.1%) remain natural and other 54(22.7%) agree and strongly agree on it. Therefore it's possible to infer that there is no adequately work in socially responsible manner. In the remaining items also the same result respondents fell that there is no work life policy in the organization customized (Mean=2.16), stability of organization fiscal wellbeing (Mean=2.25) this resulted on the respondent prefer remain with the organization disagree on mean value of 2.09.

This shows that the bank has no work life policy customized to employees need. To be more advantageous by their employees companies consider the work life of employees and plan and implement on it. Nyoka (2006: 2) also include strategies that will enable employees to balance their work life demand with their family life by establishing family friendly policies and enabling flexible work arrangements to accommodate essential personal commitments.

4.2.1.4 Perception of employees on overall working environment

Table 4.5: Overall Perception of employees on the working environment
(SD=strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=strongly Agree)

Statements		n=238						Mean	Stan.Dev.
		SD	D	N	A	SA	Total		
I enjoy my working place.	F(n)	45	66	65	48	14	238	2.66	1.17
	%	18.9	27.7	27.3	20.2	5.9	100		
The bank has safe and secure work environment	F(n)	12	73	85	64	4	238	2.90	0.91
	%	5	30.7	35.7	26.9	1.7	100		
There is apparent and open communication in my working environment	F(n)	66	50	56	52	14	238	2.57	1.26
	%	27.7	21	23.5	21.8	5.9	100		
My work activities are personally meaningful to me.	F(n)	29	60	73	52	24	238	2.92	1.17
	%	12.2	25.2	30.7	21.9	10	100		
Individual differences are respected here (e.g., gender, race educational background, etc.)	F(n)	6	16	142	46	28	238	3.31	0.86
	%	2.5	6.7	59.7	19.3	12	100		
There is positive and consistent way of work environment	F(n)	10	28	140	50	10	238	3.09	0.81
	%	4.2	11.8	58.8	21	4.2	100		
The working environment create stress and decrease in performance	F(n)	64	84	54	22	14	238	2.32	1.14
	%	26.9	35.3	22.7	9.2	5.9	100		
I understand how my work environment impacts the organization business goal	F(n)	8	14	136	58	22	238	3.30	0.85
	%	3.4	5.9	57.1	24.4	9.2	100		
Average number of respondents		30	48.9	93.9	49	16	238	2.88	1.02
Average		12.6	20.5	39.4	20.6	6.8	100		

Source: Survey, 2018

Table 4.5 illustrates that 111 (46.6%) of the respondents tended strongly disagree and disagree whether they enjoy on their working place, whereas 65(27%) of the respondents remain neutral. however the rest 62 (26.1%) of the respondents believed that there enjoyment on their working place. The obtained mean score for this item was 2.66. Therefore it's possible to infer that there is low level of enjoyment on their working place

Item 2 of Table 4.5 addresses respondents' perception about whether bank has safe and secure work environment. To this end, 85 (35.7%) of them tended to disagree and only 28.6% of them agreed as they feel comfortable with it. The mean score also is 2.9. Therefore, the fact that only 22% of the respondents were comfortable safe and secure work environment implies that the Bank fails to meet the expectation of the largest portion of the employees. As depicted in the table, similar findings were obtained about item number 3 on apparent and open communication in working environment 116(48.7%) of them tended to disagree and only 66 (27.7%) of respondent believed that there apparent and open communication in working environment in the bank with the mean value of 2.43. Even in this case, the mean values were below 2.5. For instance it is possible to infer that there is in low safe and secure environment and apparent and open communication.

Item 3 Table 4.5 illustrates that 89 (37.4%) of the respondents tended strongly disagree and disagree on doing meaningful work, whereas 73(31%) of the respondents remain neutral. however the rest 76 (31.8%) of the respondents believed doing meaningful work. The obtained mean score for this item was 2.92. On item number 7 on working environment create stress and decrease in performance 148(62.2%) strongly disagree and disagree, whereas 54(23%) remain neutral, however 36(15.1%) agree on the work create stress and decrease in performance.

Table 4.5 on item 5,6 and 8 result shows that good response by mean value of above 3 on Individual differences are respected 74 (31.3%) tended to agree and only 22(9.2) disagree with the mean value of 3.31 , on positive and consistent way of work environment 60 (25.2%) tended to agree and only 38(16%) disagree with the mean value of 3.09 and the respondent understand how their work environment affect the organization business goal 80(33.6%) agree and 22(9.3%) disagree. Therefore it's possible to infer that respondents believed that individual difference respect, consistent way of work environment and they understand the work environment on employees organization business goal.

4.2.1.5 Employees self-rating their commitment level

Table 4.6: Employees self-rating their commitment level

(SD=strongly disagree, D=Disagree, N=Neutral, A=Agree, SA=strongly Agree)

Statements	n=238							Mean	Stan.Dev
		SD	D	N	A	SA	Total		
I am proud of the work I do	F(n)	51	69	34	60	24	238	2.74	1.32
	%	21.4	29	14.3	25.2	10	100		
Currently, I'm using my time as effectively as possible and to be highly productive	F(n)	30	38	67	60	43	238	3.20	1.27
	%	12.5	16	28.2	25.2	18	100		
My personal employment relationship matches to the goals and values of the organization; hence I feel I'm committed	F(n)	63	75	18	58	24	238	2.60	1.37
	%	26.5	31.5	7.6	24.4	10	100		
I Stay with the organization by considering cost linked with the leaving	F(n)	10	59	111	36	22	238	3.00	0.97
	%	4.2	24.8	46.6	15.1	9.3	100		
My commitment is normative / morally obligated to my job and to the organization	F(n)	27	41	90	50	30	238	3.06	1.16
	%	11.3	17.2	37.8	21	13	100		
When needed, members of my team positively help me get the job done.	F(n)	2	10	144	50	32	238	3.42	0.81
	%	0.8	4.2	60.5	21	14	100		
I regularly participate in activities that are not necessarily expected of me, to help my organization succeed.	F(n)	47	96	47	28	20	238	2.49	1.18
	%	19.7	40.3	19.7	11.8	8.5	100		
I receive meaningful recognition for work well done.	F(n)	12	148	32	36	10	238	2.51	0.95
	%	5	62.2	13.4	15.1	4.3	100		
I am committed and satisfied with the culture of my work place	F(n)	76	96	16	38	12	238	2.22	1.20
	%	31.9	40.4	6.7	16	5	100		
Average number of respondents		35.3	70.2	62.1	46.2	24	238	3.16	1.28
Average		14.8	29.5	26.1	19.4	10	100		

Source: Survey, 2018

As can be observed from Table 4.6 item number 1 feeling proud for their work doing 120(50.4%) of the respondents are confirmed by strongly disagree and disagree other hand 34(14.3%) of the respondent remain neutral. Moreover, 84(35.2%) of respondents confirm that they fell proud on work they doing. Item number 2 illustrates that 68 (28.5%) of the respondents tended strongly disagree and disagree whether they use their time effectively, whereas 67(28.2%) of the respondents remain neutral. however the rest 103 (43.2%) of the respondents believed that effectively use their time in the Bank. The obtained mean score for this item was 3.2.

Item 3 of Table 4.6 addresses respondents' perception about whether their personal employment relationship math with the organization goal and felling committed. To this end, 138 (58%) of them tended to disagree and only 22% of them agreed as they feel comfortable with it. The mean score also is 2.61. Therefore, the fact that only 82(34.4%) of the respondents felling committed. As depicted in the table, similar findings were obtained about item number 4 on stay in the organization by fearing cost related with 69(29%) of them tended to disagree and only 58 (24.4%) of respondent agree on it with the mean value of 3. Similarly item number 4 address that 68(28.5%) disagree on doing work by morally obligated to do and 80(34%) agree on it. Its mean value score 3.06. For instance it is possible to infer that there is cost related fearing to leave and morally obligated to be committed on employees.

Table 4.6 on item 6 result shows that good response by mean value of above 3 on helping positively to do works within a team working with the mean value of 3.42 and on participating in work more than expected value mean value of 2.49. relating to getting recognition on work doing and satisfied the organization work culture it score the mean value of 2.51 and 2.2 respectively. Therefore it's possible to infer that respondents believed that positively work help each other to do works, low level of recognition and satisfaction on the work culture of the company.

4.3 Inferential Statistics

4.3.1 Correlation analysis

Pearson correlation test was conducted to check the magnitude of correlation between the dependent variable, employees' commitment and independent variables such as physical workplace, psychosocial workplace, work life balance and overall perception on working environment. The following measure of association developed by MacEachron (1982) was used as a reference to check the magnitude of correlation.

Table 4.7 The measure of association and descriptive adjectives Measure of Association

Measure of Association	Descriptive Adjectives
>0.00 to 0.20; <-0.00 to -0.20	Very weak or very low
>0.20 to 0.40; <-0.20 to -0.40	Weak or low
>0.40 to 0.60; <-0.40 to -0.60	Moderate
>0.60 to 0.80; <-0.60 to -0.80	Strong or High
>0.80 to 1.0; <-0.80 to -1.0	Very high or Very Strong

Source: MacEachron A.E. (1982). Basic Statistics in human services: an applied approach.

Table 4.8 Correlation matrix between Employees Commitment and working environment factors

		Correlations				
		commitment	Physical workplace	Psychosocial workplace	Work life balance	Overall Perception
Commitment	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	238				
Physical work	Pearson Correlation	.663**	1			
	Sig. (2-tailed)	.000				
	N	238	238			
Psychosocial workplace	Pearson Correlation	.833**	.706**	1		
	Sig. (2-tailed)	.000	.000			
	N	238	238	238		
Work life balance	Pearson Correlation	.753**	.545**	.791**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	238	238	238	238	
Overall Perception	Pearson Correlation	.778**	.495**	.714**	.684**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	238	238	238	238	238

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.8 shows the correlation between dependent variable employees' commitment and independent variables, physical workplace, psychosocial workplace, work life balance and overall perception on working environment. As clearly indicated, all independent variables have positive correlate with the dependent variable, employees' commitment with significant level of 0.01. The magnitude of correlation between independent variables and the dependent variable for Physical work ($R=0.663^{**}$) this shows the variable strongly or highly relate with the dependent variable. The remaining independent variables Psychosocial workplace ($R=0.833^{**}$), Work life balance ($R=0.753^{**}$) and overall perception of employees ($R=0.778^{**}$) correlate very highly or very strongly.

4.3.2 Multiple Regression Analysis

4.3.2.1. Assumptions of Multiple Regression analysis

Multiple regressions are one of the fussier of the statistical techniques. It makes a number of assumptions about the data, and it is not all that forgiving if they are violated.

The Assumption of Normality

This assumption refers to the distribution of scores and the nature of the underlying relationship between the variables. This can be checked from the residuals scatter plots which are generated as part of the multiple regression procedure. Residuals are the differences between the obtained and the predicted dependent variable (DV) scores. The residuals should be normally distributed about the predicted DV scores and in normal probability plot it is expected that points will lie in a reasonably straight diagonal line from bottom left to top right. This would suggest no major deviation from normality. Accordingly, as indicated in Appendix-C1, the Normality assumption is not violated.

The Assumption of Homoscedasticity

The assumption of Homoscedasticity states that the variance of the residuals about predicted dependent variable scores should be the same for all predicted scores. The variability in scores for variable X should be similar at all values of variable Y. One of the ways that this assumption can be checked is by inspecting the residuals scatterplot of the regression standardised residuals that were requested as part of the analysis in SPSS. In the Scatterplot of the standardised residuals, it is expected that the residuals will be roughly rectangularly distributed, with most of the scores concentrated in the centre (along the 0 point). What is not

needed is a clear or systematic pattern to residuals (e.g. curvilinear, or higher on one side than the other). Deviations from a centralised rectangle suggest some violation of the Homoscedasticity assumption. Tabachnick&Fidell(2001). As indicated in the Appendix-C2, this assumption is not violated.

The Assumption of Multicollinearity

This assumes that there should not be high level of relationship between independent variables and if high correlation value found it is said to be Multicollinearity exist. Tolerance of 1 indicates no multicollinearity and tolerance values approaching 0 indicate a severe multicollinearity problem. Commonly used cut-off points for determining the presence of multicollinearity is tolerance value of less than 0.10, or a VIF value of above 10 (Pallant, 2005). As presented in table 4.8 below, the assumption of Multicollinearity problem did not exist.

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Physical workplace	.502	1.994
	Psychosocial Workplace	.236	4.234
	Work Life Balance	.345	2.901
	Overall Perception	.453	2.209

a. Dependent Variable: commitment

Table 4.9 The Assumption of Multicollinearity

4.3.2.2 Regression Analysis Results

In this section the researcher used multiple regression analysis to absorb the relationship between the dependent variable and independent variables. Further, regression analysis helps the researcher to understand how typical value of the dependent variable changes when any one of the independent variable is varied, while other independent variables are held fixed.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.885 ^a	.783	.779	3.76421

a. Predictors: (Constant), Overall Perception, Physicalwork, Work life, psychosocial

b. Dependent Variable: commitment

Table 4.10 Model Summary^b

The regression model considers employees commitment as dependent variable and physical work environment, psychosocial work environment, work life balance and overall perception of employees on working environment as independent variables. The linear combination of those factors is significantly related to job satisfaction ($R^2=0.783$). This means that, 78.3percent of the variance in the dependent variable; employees' commitment can be explained by the independent variables, physical work environment, psychosocial work environment, work life balance and their overall perception on working environment. Although, the remaining 21.7percent of the change is explained by other factors which are not included in this study model, both the R-squared and the Adjusted R-squared values in this study are found to be sufficient enough to infer that the fitted regression line is very close to all of the data points taken together (has more explanatory power). R-Squared greater than 20% is still large enough for reliable conclusions for such data. (Cameron Trivedi, 2009; Hsiao, 2007, cited in Nyamsogoro, 2010).

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	11879.521	4	2969.880	209.600	.000 ^b
Residual	3301.441	233	14.169		
Total	15180.962	237			

a. Dependent Variable: commitment

b. Predictors: (Constant), Perception, Physical work, Work life balance, Psychosocial

Table 4.11 ANOVA^a

The ANOVA (Analysis of Variance) table provides the result of test of significance for R and R². Accordingly, it shows the F value of 209.600 is significant at 0.01, (P value that a correspondent to F statistic is significant). Thus, which states the independent variables, physical workplace, psychosocial workplace, work life balance and overall perception of employees on working environment significantly explain the variance in employee commitment in the bank.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-3.907	1.174		-3.328	.001		
Physical work	.179	.049	.158	3.672	.000	.502	1.994
Psychosocial	.287	.050	.361	5.742	.000	.236	4.234
Work life balance	.170	.059	.149	2.863	.005	.345	2.901
Perception	.512	.068	.340	7.489	.000	.453	2.209

a. Dependent Variable: commitment

Table 4.12 Coefficients^a

Under Beta coefficient table, standardized Beta coefficient and unstandardized beta coefficient values are used to predict the relative importance of each independent variable and to formulate the linear regression equation respectively.

Based on the standardized beta coefficient values, it can be shown that the effect of working environment all factors in the bank (physical workplace, psychosocial work place, work life balance and overall perception of employees on working environment) found to be significant predictors of employees commitment.

The linear multiple regression formula for the dependent variable, employees commitment and independent variables physical workplace, psychosocial work place, work life balance and overall perception of employees, took the form of:

$$Y' = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Where, Y' = the dependent Variable, Employees commitment

a = y axis intercept (the constant beta value)

b_1, b_2, b_3, b_4 = beta weight for each independent variables

X_1, X_2, X_3, X_4 = representing physical workplace, psychosocial work place, work life balance and the overall perception of employees respectively.

e = the error term (0.05)

By taking the unstandardized beta value from table 4.11, the regression equation of this particular study to the nearest decimal could be written as:

$$Y' = -3.90 + 0.18X_1 + 0.29X_2 + 0.18X_3 + 0.51X_4 + 0.05$$

The implication of the above formula can be stated as, setting all other predictor variables to zero,

- ❖ For every unit increase in the value of physical work place in the bank, the value of employees' commitment will increase by 18%.
- ❖ For every unit increase in the value of the psychosocial work place in the bank, the value of employees' commitment will increase by 29%.
- ❖ For every unit increase in the value of work life balance in the bank, the value of employees' commitment will increase by 18%.
- ❖ For every unit increase in the value of overall perception of employees in the bank, the value of Job satisfaction will increase by 51%.

The hypotheses were conducted and the summary of the findings are presented below

Hypothesis 1: The hypothesis for working environment

Null: Working environment of the organization will not vary statistically significant effect on employees' commitment in the bank.

Alternative: Working environment of the organization will statistically significant effect on employees' commitment in the bank.

- The Null hypothesis will be rejected and the alternate hypothesis will be accepted according to the ANOVA analysis result.

Hypothesis 2: The hypothesis for physical work environment, psychosocial work environment and work life balance

Null: There is negative relationship between physical work environment, psychosocial work environment and work life balance and employees commitment

Alternative: There is positive relationship between physical work environment, psychosocial work environment and work life balance and employees commitment

- The Null hypothesis will be rejected and the alternate hypothesis will be accepted according to the ANOVA analysis result.

Hypothesis 3: The hypothesis for explaining working environment

Null: Physical work environment, psychosocial work environment and work life balance will not significantly explain the variance in employee job commitment in the bank.

Alternative: Physical work environment, psychosocial work environment and work life balance significantly explain the variance in employee job commitment in the bank.

- The Null hypothesis will be rejected and the alternate hypothesis will be accepted according to the ANOVA analysis result.

4.4 Analysis of Data Collected Through Interview

The interview result shows that the respondents think about DBE have it own Working environment and it is consider overall component of the work including employees' relationship, organization culture, office layouts, materials used to work and work by its own.

The respondents believe that there is ordinary physical workplace and it's difficult to say it's convenient and comfortable regarding to insufficient work space and office layout in office, problem with lift system and problem in upgrade information systems.

The psychosocial work environment concern on job demands and social structures and interactions in the organization influence the psychological wellbeing of employees. The respondents feel that relatively positive relationship between co-workers. Relating to work life balance there is dissatisfaction on benefits and payment by the bank. The respondents also reflect on work life balance time to attend personal life there is improper work load between teams so it's difficult to generalize and set in one it can say neutral on this section. The respondent's reflection on workforce commitment it depends on the personality but on the current situation generally it's normal or blew it.

All the respondents believe that directly or indirectly employees commitment affected by the working environment. Respondents believe that work life is major factor of working environment that affect employees commitment. The management aware about the employees level of commitment and it set on strategic plan of 2015/16-2019/20 and regarding to working environment it's difficult to say the management fully aware about it but there is some start up to improve it by renovate the office designs.

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1. Summary of Major Findings

The survey as presented on this work assessed the effect of working environment on employees' commitment in Development Bank of Ethiopia. This chapter deals with summary of major findings, conclusions, recommendation of the study, Implications to further research. These discussions are made based on the review of related literature, results of statistical analysis and discussions of findings from chapter four.

- ❖ Most of the current employee respondents (55%) are males and the majority of respondents below the age of 35, have BA, those who have the position of the employees are junior and officer, the majority respondents salary range between birr 2,935 – 8,184 and has been in the Bank below 5 years.

- ❖ Respondents' opinion indicated that 43% of responses strongly disagree and disagree on convenience of physical workplace in the Bank. Its mean value score 2.73 this implies that there is low level conveniences on physical workplace in the bank.

- ❖ The finding of study reveals that most of the respondents disagree about the existence of convenience of psychosocial workplace in this regard the obtained average mean value was 2.44. Unconducive work environment create more of stressful work, inefficient performance and it create difficult to achieve the objective of the Bank.

- ❖ When we come to work life balance the study result reveals that the Bank does not successfully match employees' want and it creates high disagreement with average mean value of 2.29 because of Bank cannot measure fairness of its payment or benefits and comparativeness of the same industry.

- ❖ With regards to the response rate of overall perceptions of working environment in the Bank reveals that the majority of the respondent are believed that there is no conveniently sufficient working environment: safe and secure work environment, meaningful works, positive and consistent way of work environment.

In general the regression model analysis indicates that all independent variables, workplace environment, psychosocial workplace, work life balance and overall perception of working environment positively affect the dependent variable of employees' commitment. The correlation matrix between employees' commitment and physical workplace, psychosocial workplace, work life balance and overall perception of employees on working environment indicates that all have positive relationship with the dependent variable with significant level and strong correlation. The regression model considers employees commitment as dependent variable and 4 other factors of job satisfaction as independent variables. The linear combination of those factors is significantly related to employees commitment ($R^2=0.783$). $F=209.6$). This means that, 78.3 percent of the variance in the dependent variable, employees' commitment can be explained by the independent variables, physical work place, psychosocial workplace, work life balance and overall perception of employees on working environment.

5.2. Conclusions

The study aims to investigate the effect of working environment on employees' commitment in Development Bank of Ethiopia. To address the proposed objectives, 238 employees from 6 working unit of the bank were included in the study. This study has employed both quantitative and qualitative data in order to conduct the study. Responses were collected by adopting questionnaire and designed to measure employees' commitment towards independent factors. The quantitative and qualitative data have been analyzed by descriptive statistics and multiple liner regression analysis method was used. Main working environment and employees commitment factors are investigated in the literature. After an extensive literature review, the survey was conducted and SPSS software (20.0 versions) program was utilized for analysis of data. The result of the study finding is based on the survey and the interviews. Accordingly, the researcher comes to a conclusion based on the interpreted results and discussions of findings.

The researcher concluded that, the overall perception of employees on working environment doesn't match expectation with the existing situation and the working environment of the bank in low level of convenience on its physical workplace, psychosocial workplace and work life balance this reflect on low level of employees commitment. The result of multiple liner regression analysis revealed that the work environment has a significant and positive effect on employees' commitment.

5.3. Recommendations

Based on the major summary findings and conclusions of the study, the researcher has forwarded the following recommendations for the Development Bank of Ethiopia in order to encourage the employees' commitment in the organization.

- ❖ Facilitate opportunity for understanding employees' perception about the overall working environment via need assessment. provide fair rewarding system and competitive benefit package as financial sector to create committed employees.
- ❖ The Bank should proactively enact strategies and programs through participating employees, to create positive employee perception and committed workforce by establishing convenient work environment and the work itself.
- ❖ To successful implementation strategies on working environment of the bank should have a culture of providing on boarding and orientation, convenient psychical workplace, positive psychosocial workplace, enough work-life balance, employee compensation, recognition and rewards systems, communication and feedback, dealing with change, fostering teamwork and team celebration.
- ❖ To create committed employees, the organizations consider and review their working environment and reorganize those according to the current technology, office designs and layout by considering employees want so that it create and increase employees commitment serve more and would beneficial in the long run in addition, for organizations create advantage continues working with their current committed employees than by hiring and tanning the working environment to new employees
- ❖ Organization should divide the work equally for workload or else appoint more employees to consider their work life balance. As workload stimulus stress, so company has to take some action.
- ❖ Attitude towards the subordinate & colleagues should smooth and positive for effective results. Management should encourage employee to creativity, innovation, and continuous improvement.
- ❖ The Bank HRM should redesign its job design and job analysis by job rotation, enlargement and enrichment with job description and job specification according to employee performance and the job needs the profession.

5.4. Implications to Further Research

Since professional employee commitment and productiveness is a sensitive issue, it is felt that some respondents may be unwilling to participate in the survey or may be suspicious about intentions of the management. They may feel reluctant to disclose their true opinions on commitment, satisfaction and motivation, fearing negative effect on their jobs or on their relationships with their managers.

Only existing employees were selected as respondents, key informant interview were conducted and it did not include employee who have left the bank that may affect working environment. It is also suspect that some employees may exaggerate the situation than it exists in reality based on their negative experience with the bank. In addition the study focuses on general commitment level of employees it doesn't specify the commitment type and study on it.

Finally, there is no sufficient research works on the current appropriate working environment of organizations on employee commitment level in the country. Therefore, it needs serious consideration and further study at wider ranges. This implies that there is a limitation of awareness and focus in the bank on working environment from top to down and vice versa. The researcher recommended that other the researchers have to do more studies on the effect of working environment in order to see how these situations look like in other similar organization.

References

- Adams, J., Khan, H. T., Raeside, R., & White, D. (2007). *Research Methods for Graduate Business and Social Science Students*. New Delhi: Sage Publications Inc.
- Akintayo, S. I. (2010). Work-family role conflict and employee commitment among industrial workers in Nigeria. *Journal of Psychology and Counselling*. Vol.2 (1),1-8.
- Ale, S. E. (2011). *Organizational leadership*. New York: Crowin Press.
- Ali, S. N. & Zia, M. (2010). Corporate social responsibility influences, employee commitment and organizational performance. *African Journal of Business Management*. Vol. 4(12), 2796-2801.
- Allan, C., Loudoun, R., & Peetz, D. (2007). Influences on work/non-work conflict. *Journal of Sociology*, Vol. 43, 219–239.
- Allen, N.J. and Meyer, J.P. (1990). The measurement and antecedents of affective, continuance, and normative commitment to the organization. *Journal of occupational psychology*. Vol. 63, 1-8.
- Allen, N.J. and Meyer, J.P. (1996). Affective, Continuance, and Normative commitment to the organization: An examination of construct validity. *Journal of vocational Behaviours*, 49, 252-276.
- Ali, S. N. & Zia, M. (2010). Corporate social responsibility influences, employee commitment and organizational performance. *African Journal of Business Management* 4(12), 2796-2801.
- Awonusi, A. (2004). Influence of Rewards a workers performance in an organization. *Journal of social science*. Vol.8 (1), 7-12.
- Beck, K. and Wilson, C. (2000). Development of affective Organizational commitment: A consequential examination of change with tenure. *Journal of Vocational Behavior*, Vol. 56(1), 114-136.
- Bekele, S. (2014). *Organizational Climate and Employees' Organizational Commitment in Commercial Bank of Ethiopia*. Unpublished Master Thesis: Addis Ababa University.
- Briner, R. B. (2000) Relationships between work environments, psychological environments and Psychological well-being: in-depth review. *Occup. Med.* Vol. 50 (5), 299-303.
- Buchanan, A. B. (1974). The nature and causes of job satisfaction: *Handbook of Industrial psychology*. Chicago: Rand McNally.
- Challenger, J.A. (2000). 24 Trends reshaping the workplace. *The Futurist*, Vol. 1, 35-41.

- Chandrasekar K (2011). Workplace Environment and Its Impact on Organizational Performance: In Public Sector Organizations'. *International Journal of Enterprise Computing and Business Systems*: 1, 1-19
- Chepkoch, W. K. (2014). Effect of Total Quality Management practices on organizational performance in Kenya: a case of tertiary Institutions in UasinGishu county. (*unpublished MA thesis*), KuameNkurmah, Kenya
- Churchill, G. A. and Brown, T. J (2007), *Basic Marketing Research*, 6th Edition, Mason, Thomson South Western.
- Clark, S.C. (2001) Work cultures & work family balance. *Journal of Vocational Behavior*, Vol. 58, 348-365.
- Dattalo, P. (2008). *Determining Sample Size*. New York: Oxford University Press, Inc.
- De Vos, A.S. (2005). *Qualitative Data Analysis and Interpretation: Research at Grassroots: for the Social Sciences and Human Service Professions*. Pretoria: Van Schaik Publishers.
- Doman, U. (2008). The Impact of the Indoor Environment on the Performance of Employee. *Journal on finance and banking*. Vol.33 (1) 22-33.
- Furnham, A., Eracleous, A., and Chamorro-Premuzic, T., (2009). Personality, Motivation and Job Satisfaction: Herzberg Meets the Big Five. *Journal of Managerial Psychology*, Vol. 24, No. 8, PP. 765-79.
- Galinsky, Bond & Friedman, (1996). The role of employers in addressing the needs of employed parents. *Journal of social issues*. Vol.52, 111-136.
- Geda J. (2013). *Quality of Work Life and Organizational Commitment of Employees: in Commercial Bank of Ethiopia Unpublished MBA Thesis: Addis Ababa University*
- Goodwin (1995). P.62 Aljandro Marcel Schonhoff Berlin, Germany
- Heinja, M. N. (2010). Work ethics for organizational effectiveness. *Ibadan: Michael Imodu national institute for labor studies*.
- Hill, E.J., Hawkins, A.J., Ferris, M., & Weitzman, M. (2001) Finding an extra day a week: The positive influence of perceived job flexibility on work and family life balance. *Family Relations*, Vol. 50(1), 49-58.
- Junnila, S., & Nousiainen, M. (2005). Applying Life-Cycle Assessment to Determine the Existing Facilities Offer to the User Organization. *Incomeplete*

- Kanter, R.M. (1968). Commitment and social organization: A study of commitment mechanisms in up toplan communities. *American Sociological Review*.Vol.33, 499-517.
- Kavanaugh, J., Duffy, J., A., And Lilly, J., (2006). The Relationship between Job Satisfaction and Demographic Variables for Healthcare Professionals.*Management Research News*, 29(6), 304-325.
- Kenneth,A.-A. (2012). Assessment of Total Quality Management Practices on Organizational Performance at Intravenous Infusions Limited Koforidua. Unpublished MA thesis: Kenya
- Khotari, C. (2004). *Research Methodology Methods and Techniques* (second revised edition ed.).New Delhi: New Age International (P) Limited, Publishers.
- Kohun,(2002). Workplace Environment and its impact on organizational performance in Public sector organizations. *International Journal of Enterprise Computing and Business System International Systems*. Vol. 1 Issue 1
- Kyko O.C. (2005) *Instrumentation: Know Yourself and Others*. New York: Longman.
- Lehto, P., &Salo, J. (2014).Routine knowledge worker efficiency in physical workspaces.Unpublished Dissertation: JAMK University.
- Luoma, T., Niemi, J., Rothe.P.,&Lindholm A-L. (2010). Office Occupiers' Real Estate Attributes – Identifying Occupiers' Preferences.
- MacEachron A.E. (1982). *Basic Statistics in human services: an applied approach*. page 132.
- Marsh, R. and Mannari, H. (1977). Organizational commitment and turnover: Administrative science quarterly. Vol. 22, 57-67.
- Mary CalistIrema, (2015) Assessment of Factors Influencing Employee Retention in Tanzania's Non-Governmental Sectors
- Meyer, J. P., Becker, T. E., & Van Dick, R. (2006). Social identities and commitments at work: Toward an integrative model.*Journal of Organizational Behavior*,Vol.27,665–683.
- Meyer, J.P., and Allen, N.J. (1991).A three-component conceptualization of organizational commitment. *Human resource management review*, Vol.1 (1), 69- 89.
- Meyer, J.P., and Allen, N.J. (1997).*Commitment in the work place: theory, research and application*. California: Sage publication.
- Mugenda, M. and Mugenda, G. (2003), *Research Methods, Quantitative and Qualitative*

- Nayoka (2006) Retention Strategies Notako Publisher
- Noble, A. (2009). Building health promotional work setting: identifying the relationship work characteristics and occupational stress. *Promotional international journal*. Vol.18 (4) 351-359.
- Noe, R.A. (2008). *Employee training and development*, New York: McGraw Hill.
- Nyamsogoro D., (2010). *Financial Sustainability of Rural Microfinance in Tanzania*. University of Greenwich.
- Ongori H. (2007). A review of the literature on employee turnover. *African Journal of Business management*. 49-54.
- Onuka C. A. (2012). Commitment in an Organization. *Journal of Social Psychology*. Vol.4 (5), 160-170.
- Opperman, C. S. (2002). Tropical business issues. Partner Price Water House Coopers. *International Business Review*.
- Pallant, J. (2005). SPSS Survival Manual. A step- by- step guide to data analysis using SPSS for windows (Version 10), USA.
- Peace Irefin and Mohammed Ali Mechanic (2014). Effect of Employee Commitment on Organizational Performance in Coca Cola Nigeria Limited Maiduguri: Borno State. *IOSR Journal of Humanities and Social Science*. Vol. 19, 1-9
- Rantanen, H. 2013. Generational work environment preferences: Case Ouvia. Unpublished Dissertation: Laurea University of Applied Sciences
- Ribelin, N. (2003). Patterns of aggressive behavior in artificially created social climate. *Journal of social psychology*. Vol. 1(8) 271-299.
- Ruchi Jain and Kaur S. (2014). Impact of work environment on job satisfaction. *International journal of scientific and research publications*, Vol. 4, 1-8
- Salman Khalid and Muhammad Zohaib Irshad (2010). Job Satisfaction Among Bank Employees in Punjab, Pakistan: A Comparative Study. *European Journal of Social Sciences* 17,1-9
- Schneider, S. (2003). Organizational commitment, job satisfaction and job characteristics of managers: Examining the relationships across selected demographic variables. *Dissertation Abstracts International*. Vol.64 (4), 1331.
- Schroder, R., (2008). Job Satisfaction of Employees at a Christian University. *Journal of Research on Christian Education*, 17, 225-246.

- Sharma S. and Lakshmi V.(2016). Workplace Environment and Its Impact on Employee's Productivity: A Case Study of Banks in Raipur. *Open Journal of Advances in Business & Management* Vol. 1, 51-63
- Singh, A. S., & Masuku, M. B. (2014). Sampling techniques & determination of sample size in applied statistics research: an overview. *International Journal of Economics, Commerce and Management*, Vol. 2 (11), pp 1-22.
- Smith, K. T. (2010). Work-life balance perspectives of marketing professionals in generation Y. *Services Marketing Quarterly*, Vol.31 (4), 434-447
- Sorensen, K., L., 2 (008). Toward A Further Understanding of the Relationships between Perceptions of Support and Work Attitudes - A Meta-Analysis. *Group and Organization Management*, 33(3), 243-268.
- Srivastava, A. K. (2008). Effect of perceived work environment on employees job behavior and organizational effectiveness. *Journal of Applied Psychology*. Banarashindu, University, Varanasi.
- Tabachnick, B. G., & Fidell, L. S. (2001). *Using multivariate statistics* (4th ed.). New York: HarperCollins.
- Tausig, M., & Fenwick, R. (2001) Unbinding time: Alternate work schedules and Work life Balance. *Journal of Family and Economic Issues*, 22(2), 101-119.
- Temessek, (2009) *Expanding the Psychosocial Work Environment: Workplace Norms and Work-Family Conflict as Correlates of Stress and Health* Vol. 3(1) 71 -88.
- Trochim, W. M (2006). *The Research Methods Knowledge Base* (2nd Ed.).
- Vartiainen, M., Gersberg, N., Hyrkkänen, U., Kauttu, M., Nenonen, S., Palonen, T., Ruohomäki, V., Rasila, H., Sivunen, A., & Tuomela, A. (2006). *Work space methodologies – studying communication, collaboration and workspaces*.
- Vischer, J. (2007). The effects of the physical environment on job performance: towards a theoretical model of workspace stress.
- Vischer, J.C. (2008). Towards an environmental psychology of workplace: How people are Affected by environments for work. *Journal of Architectural Science Review*. Vol. 56 (2), 97-105.
- Warr, P. (2002). *Psychology at work*. London: Penguin Books.
- Zheng W., Sharan K. and Wei J. (2010). New Development of Organizational Commitment: A Critical Review (1960-2009). *African Journal of Business Management*. Vol. 4(1), 12-20.
- Zikumund, Babin, Carr, Adhikari and Griffin.(2013). *Business Research Methods a south Asian perespective 8th edition*. New Delhi: Cengage Learning India Pvt.Ltd.

APPENDICS

Appendix-A: Questionnaire Distributed to Respondents (Employees)

St. Mary's University
School of Graduate Studies
MBA Program

Questionnaire to be filled by Employees of Development Bank of Ethiopia

This questionnaire is designed to collect data about **the effect of working environment on employees' commitment in the case of Development Bank of Ethiopia (DBE)**. The outcome of the study will be used in order to suggest possible solutions for problems in line with the title suggested here. The information that you offer me with this questionnaire will be used as a primary data in my case research, which I am conducting as a partial requirement for MBA Degree at St. Mary's University. I want to assure you that this research is only for academic purpose and authorized by the St. Mary's University. No other person will have to access this data. Therefore, your genuine, frank and timely responses are quite vital to determine the success of this study. So, I kindly request your response in filling the questionnaire honestly and responsibly.

NB.

- There is no need of writing your name.
- In all cases where answer options are available please tick (√) in the appropriate box.

Thank you in advance for your kind co-operation in this regard

Part one: Demographic Information

- Sex:

Female

Male

- Which of the following age categories describes you?

Under 25 25-35 35-45 45-55 and above 55

- Number of years you have worked in the Bank (in years):

0-5 5-10 10-20 20-30 30 years or more

- Your Educational Qualification:

High school graduate Diploma First Degree

Second Degree PhD Other (please state) _____

- Your Current Position:

Junior Officer Senior Officer

Team Manager Director and above

- Your current salary range between

Less than Birr 2,935 between Birr 2,935-8,184

Between Birr 8,184-10,759 between Birr 10,759-14,115

Between Birr 14,115-26,110 Above 26,110

Part two: Effect of working environment on employees’ commitment in DBE

Directions: - Dear respondents, indicate your answers for the corresponding questions with points given, by using “√” signs in the corresponding boxes on a scale of 1 to 5.

Where; 1.Strongly Disagree 2. Disagree 3-Neutral 4- Agree 5- Strongly agree

1.Perception of employees about the convenience of Physical Workplace	5	4	3	2	1
I feel comfortable with my physical workplace environment					
There is sufficiently comfortable workspace at the Bank					
My working office layout designed in superior and modern appearance.					
There is enough natural light in my working area					
The temperature is adequate in my working area					
My computer functions at an adequate speed					
There is latest and upgraded IT system in the organization					
The restrooms/toilets are clean					
The bank provides sufficient required tools and resources i need to do my job					
2.Perception of employees about convenience of Psychosocial Workplace	5	4	3	2	1
My job provides me with the right amount of challenge and manageable workload					
My ideas are respected by others in my work unit.					
I have positive working relationships with my co-workers and					

there is support from colleagues and supervisors					
Employees are held accountable in my work unit.					
I have confidence in the senior leadership of my organization.					
I know how my work contributes to the achievement of my organization's goals					
I'm satisfied with the human resource job design(job enlargement, job enrichment, job rotation)					
I'm satisfied with the human resource job analysis(job descriptions and specifications)					
Conflict of interest is very low in the Bank.					
My organization has healthy atmosphere (e.g., trust, mutual respect) exists in work units					
My organization history and culture creates confidence in my work					
I'm confidently telling to others about my organization					
I would recommend the bank as a career to my friends.					
3.Perception of employees about Work Life Balance	5	4	3	2	1
I have support at work to balance my work and personal life.					
My work gives me time to attend to my family					
My pay is competitive with similar jobs in the region.					
I am fairly paid for the work I do.					
My benefits meet my (and my family's) needs well.					
My organization operates in socially responsible manner					

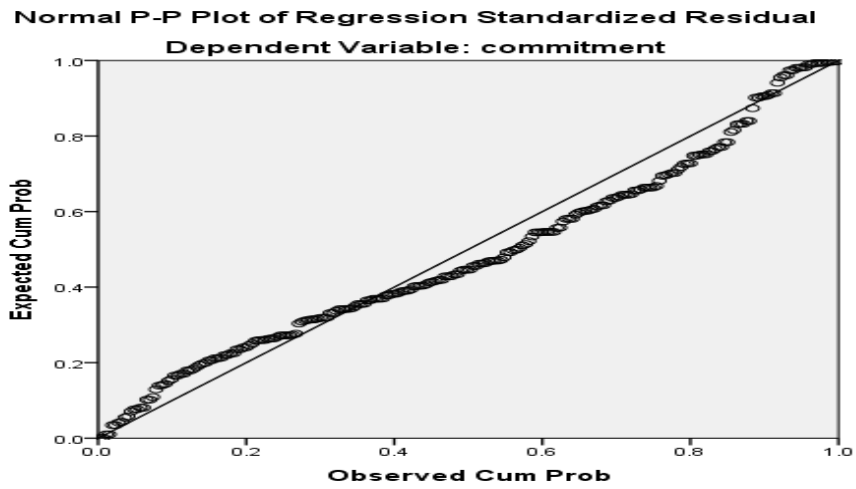
My organization fiscal well-being is stable					
I fell that work life balance policy in the organization should be customized to individual needs					
At present, I would prefer to remain with my organization even if a comparable job was available in another organization.					
4.Overall Perception of Employees on the Working Environment	5	4	3	2	1
I enjoy my working place.					
The bank has safe and secure work environment					
There is apparent and open communication in my working environment					
My work activities are personally meaningful to me.					
Individual differences are respected here (e.g., gender, race educational background, etc.)					
There is positive and consistent way of work environment					
The working environment create stress and decrease in performance					
I understand how my work environment impacts the organization business goal					
5. Employees' self-rating of their Commitment Level at workplace	5	4	3	2	1
I am proud of the work i do.					
Currently, I'm using my time as effectively as possible and to be highly productive					

My personal employment relationship matches to the goals and values of the organization; hence I feel I'm committed					
I Stay with the organization by considering cost linked with the leaving					
My commitment is normative / morally obligated to my job and to the organization					
When needed, members of my team positively help me get the job done.					
I regularly participate in activities that are not necessarily expected of me, to help my organization succeed.					
I receive meaningful recognition for work well done.					
I am committed and satisfied with the culture of my work place					

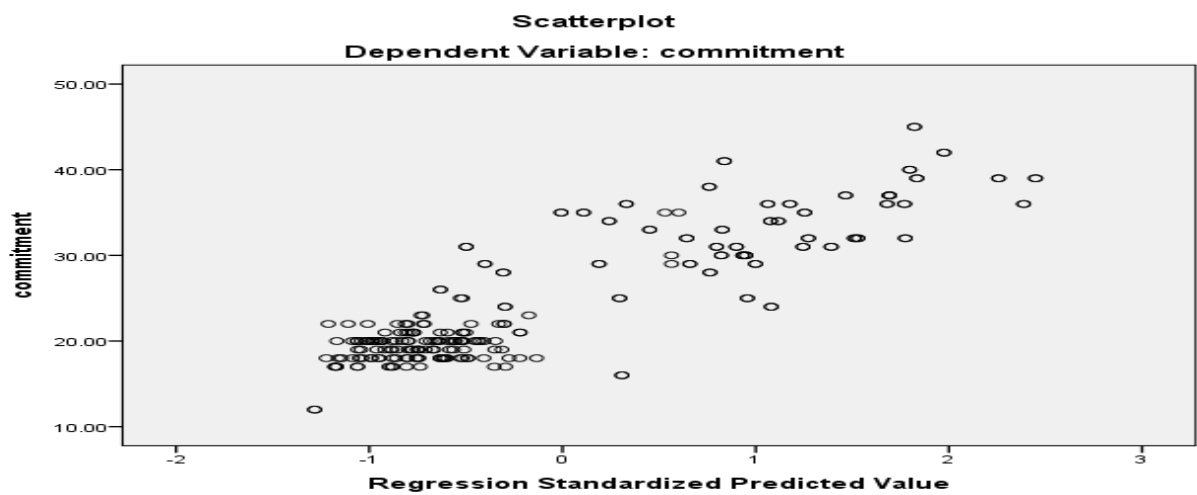
Appendix-B: Interview Check List

1. What do you think about working environment by relating with the DBE experience?
2. Do you feel that the bank provide convenient physical workplace?
3. Do you feel that the bank provide convenient psychosocial workplace?
4. Do you feel that there is work life balance in the bank?
5. How do you evaluate the workforce commitment in the Bank?
6. Do you feel that DBE employees commitment affected by the working environment?
7. What are the main factors of working environment that influence employees' commitment in the Bank?
8. Is the management of the Bank aware about the factors influencing working environment?

Appendix-C: Statistical results



Appendix C1 Test of Normality Assumption



Appendix C2 Test of Homoscedasticity Assumption

DECLARATION

I, Aynalem Dagne, declared that this thesis is my original work, prepared under the guidance of Terefe Feyera (PHD) unless the words have been placed in inverted commas (“,”) and referenced with the original source. All sources of material used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Aynalem Dagne

Name

Signature and date

ENDORSEMENT

This Thesis has been submitted to St. Mary's University College School of graduate studies for examination with my approval as a University advisor.

Advisor

Signature and date

St. Mary's University, Addis Ababa